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National Delinquency Survey

Prepared by the MBA Economics Department
December 12, 1989

Mortgage Bankers Association of America

1125 FIFTEENTH STREET, N.W. • WASHINGTON, D.C. 20005

DATA FOR SEPTEMBER 30, 1989
AND FOR 3nd QUARTER 1989

The delinquency rate for mortgage loans on one- to four-unit residential properties rose from 4.52 percent in the second quarter to 5.00 percent in the third. The increase was principally due to a sharp rise in the 30-day delinquency rate. Increases in the later payment categories were modest.

The deterioration in delinquency rates in the third quarter was across all loan types. The delinquency rate for conventional loans rose from 2.90 percent in the second quarter to 3.25 percent in the third. The rate for VA loans rose from 6.22 percent to 6.59 percent, and the rate for FHA loans jumped from 6.27 percent to 6.99 percent.

It is difficult to provide a plausible economic explanation for the substantial increase in 30-day delinquencies in the third quarter. Unemployment remained relatively unchanged; growth in real disposable income was large; and home prices increased. Historical evidence, moreover, suggests that relatively large changes in the 30-day category are sometimes reversed in subsequent quarters.

TEXT NUMBERS ARE SEASONALLY ADJUSTED, UNLESS OTHERWISE NOTED, AND ARE BASED ON THE EXPANDED GROUP OF REPORTERS. PLEASE SEE THE NOTE AT THE END OF THE TEXT FOR DETAILS.

Consequently, the sharp increase in the overall delinquency rate may not be signaling a worrisome new upturn in mortgage delinquencies.

An encouraging development was the reduction in foreclosures in the third quarter. The percentage of loans in foreclosure declined for all loan types. (Foreclosure data and regional data are not seasonally adjusted.) The decrease was from 0.64 to 0.61 percent for conventional loans, 1.49 percent to 1.33 percent for VA loans, and 1.52 percent to 1.45 percent for FHA loans.

On a regional basis, the mix of higher delinquency rates, but less severe foreclosure problems, was the most common pattern. In the Northeast, the delinquency rate rose 60 basis points from 3.74 percent in the second quarter to 4.34 percent in the third, but the percentage of loans in foreclosure dropped from 0.80 percent to 0.70 percent. Similarly, the delinquency rate rose 77 basis points from 4.36 percent to 5.13 percent in the North Central region and 66 basis points from 4.87 percent to 5.53 percent in the South, while the percentage of loans in foreclosure fell from 1.05 percent to 0.98 percent in the North Central region and from 1.23 percent to 1.09 percent in the South.

The West was the exception to the general pattern. The delinquency rate rose less than the other regions—by 44 basis points from 3.64 percent to 4.08 percent—but the percentage of loans in foreclosure was about unchanged, increasing slightly from 1.13 percent to 1.14 percent.

NOTE: Beginning with the second quarter 1989 issue of the National Delinquency Survey (NDS), results from an expanded group of respondents were reported along with results from the traditional group. The traditional group of respondents consists of about 350 firms that respond to a quarterly mail survey. This group of respondents is consistent with NDS reporters prior to the second quarter of 1989. The expanded group supplements the responses of the traditional group with responses from about 75 additional firms. The data for the additional firms are obtained, with the permission of the individual firms, from computer records maintained by Computer Power, Inc. The expanded group broadens the coverage of the survey from about 10½ million loans serviced by the traditional group alone to about 13 million loans serviced, or roughly ⅓ of all residential mortgage loans outstanding. Broader coverage should provide better estimates of delinquency and foreclosure rates. Generally, the proportion of loans in the foreclosure process is higher for the expanded group than for the smaller sample, but delinquency rates are neither consistently higher nor lower.

[a](E) Expanded
[b](T) Traditional

DELINQUENCY RATES OF 1- TO 4-UNIT RESIDENTIAL MORTGAGE LOANS
Seasonally Adjusted

END OF QTR.	ALL LOANS[1]					CONVENTIONAL LOANS[1]					VA LOANS[1]					ALL FHA LOANS[1]				
	PERCENT OF LOANS																			
	Total Past Due	Installments Past Due			Fcls. started	Total Past Due	Installments Past Due			Fcls. started	Total Past Due	Installments Past Due			Fcls. started	Total Past Due	Installments Past Due			Fcls. started
		30 Days	60 Days	90 Days or more			30 Days	60 Days	90 Days or more			30 Days	60 Days	90 Days or more			30 Days	60 Days	90 Days or more	
1988																				
1st	4.79	3.18	0.75	0.86	0.27	2.88	1.93	0.42	0.53	0.17	6.20	4.07	1.04	1.09	0.33	6.55	4.35	1.04	1.16	0.36
2nd	4.85	3.20	0.78	0.87	0.27	2.90	1.95	0.43	0.52	0.16	6.34	4.11	1.03	1.20	0.33	6.68	4.36	1.11	1.21	0.37
3rd	4.78	3.18	0.76	0.84	0.27	2.93	1.97	0.43	0.53	0.17	6.13	3.98	1.03	1.12	0.32	6.51	4.31	1.07	1.13	0.36
4th (E)[a]	4.85	3.20	0.75	0.90	0.30	3.16	2.12	0.43	0.61	0.21	6.39	4.12	1.02	1.25	0.34	6.58	4.38	1.07	1.13	0.42
4th (T)[b]	4.74	3.15	0.75	0.84	0.27	3.04	2.04	0.43	0.57	0.19	6.26	4.10	1.02	1.14	0.31	6.52	4.38	1.07	1.09	0.37
1989																				
1st (E)	4.62	3.11	0.74	0.77	0.32	2.90	2.01	0.42	0.47	0.20	6.14	4.08	1.02	1.04	0.40	6.35	4.22	1.06	1.07	0.46
1st (T)	4.61	3.08	0.73	0.80	0.29	2.88	1.96	0.41	0.51	0.18	6.27	4.16	1.03	1.08	0.37	6.43	4.25	1.08	1.10	0.41
2nd (E)	4.52	3.04	0.73	0.75	0.37	2.90	2.01	0.43	0.46	0.23	6.22	4.05	1.07	1.10	0.50	6.27	4.17	1.04	1.06	0.51
2nd (T)	4.53	3.01	0.73	0.79	0.31	2.86	1.94	0.42	0.50	0.19	6.19	3.99	1.07	1.13	0.40	6.28	4.16	1.04	1.08	0.44
3rd (E)	5.00	3.45	0.78	0.77	0.33	3.25	2.31	0.46	0.48	0.22	6.59	4.42	1.10	1.07	0.43	6.99	4.75	1.14	1.10	0.46
3rd (T)	5.05	3.45	0.80	0.80	0.28	3.23	2.25	0.47	0.51	0.18	6.64	4.43	1.11	1.10	0.36	7.12	4.83	1.17	1.12	0.38

Expanded

STATE, AREA, AND CENSUS REGION	ALL LOANS							CONVENTIONAL LOANS						
	NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE		NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE	
		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER
CONNECTICUT	203,398	3.50	2.49	0.61	0.40	0.32	0.13	184,156	3.23	2.31	0.56	0.36	0.30	0.12
MAINE	61,998	3.47	2.65	0.58	0.24	0.24	0.05	49,788	3.10	2.36	0.54	0.20	0.17	0.04
MASSACHUSETTS	207,180	3.00	2.24	0.45	0.31	0.28	0.12	190,699	2.73	2.05	0.40	0.28	0.25	0.11
NEW HAMPSHIRE	36,441	3.57	2.52	0.56	0.49	0.54	0.26	27,395	2.57	1.97	0.34	0.26	0.27	0.14
RHODE ISLAND	29,273	3.09	2.42	0.45	0.22	0.19	0.11	25,975	2.84	2.27	0.40	0.17	0.17	0.10
VERMONT	10,125	3.11	2.16	0.48	0.47	0.51	0.16	8,307	2.34	1.60	0.34	0.40	0.22	0.10
NEW ENGLAND	**548,415**	**3.29**	**2.41**	**0.53**	**0.35**	**0.31**	**0.12**	**486,320**	**2.95**	**2.18**	**0.47**	**0.30**	**0.26**	**0.10**
NEW JERSEY	410,831	4.38	3.16	0.66	0.56	0.77	0.23	322,939	3.33	2.48	0.48	0.37	0.51	0.17
NEW YORK	817,970	4.56	3.39	0.66	0.51	0.61	0.17	644,163	3.74	2.89	0.51	0.34	0.41	0.14
PENNSYLVANIA	450,252	5.18	3.52	0.81	0.85	1.29	0.28	295,160	3.34	2.32	0.50	0.52	0.83	0.12
MID-ATLANTIC	**1,679,053**	**4.68**	**3.37**	**0.70**	**0.61**	**0.83**	**0.22**	**1,262,262**	**3.55**	**2.66**	**0.50**	**0.39**	**0.49**	**0.14**
ILLINOIS	516,840	5.81	4.05	0.94	0.82	1.10	0.33	304,844	3.19	2.44	0.48	0.27	0.38	0.16
INDIANA	240,825	5.58	4.12	0.85	0.61	0.97	0.30	90,563	2.78	2.22	0.36	0.20	0.43	0.13
MICHIGAN	418,319	5.35	3.82	0.85	0.68	0.64	0.26	246,918	2.62	1.95	0.38	0.29	0.18	0.15
OHIO	504,286	5.16	3.67	0.80	0.69	1.09	0.27	270,789	2.74	2.09	0.36	0.29	0.47	0.12
WISCONSIN	96,696	4.54	3.07	0.78	0.69	0.93	0.27	47,630	2.37	1.75	0.35	0.27	0.34	0.12
E.N. CENTRAL	**1,776,966**	**5.41**	**3.84**	**0.86**	**0.71**	**0.96**	**0.29**	**960,744**	**2.83**	**2.16**	**0.40**	**0.27**	**0.36**	**0.14**
IOWA	67,958	5.30	3.64	0.87	0.79	1.53	0.64	18,475	2.54	1.84	0.42	0.28	0.81	0.30
KANSAS	90,852	4.58	3.09	0.82	0.67	1.32	0.32	44,444	3.04	2.11	0.50	0.43	1.21	0.22
MINNESOTA	314,639	3.74	2.64	0.57	0.53	1.02	0.30	152,093	2.54	1.96	0.35	0.23	0.76	0.25
MISSOURI	158,126	5.25	3.63	0.82	0.80	0.64	0.28	60,717	2.31	1.66	0.32	0.33	0.32	0.15
NEBRASKA	25,679	4.87	3.39	0.83	0.65	1.10	0.30	5,620	2.89	2.19	0.36	0.34	0.75	0.25
NORTH DAKOTA	9,517	3.94	2.64	0.56	0.74	2.35	0.62	2,570	2.65	1.79	0.43	0.43	1.09	0.19
SOUTH DAKOTA	15,108	3.20	2.08	0.44	0.68	1.13	0.31	5,076	2.29	1.48	0.20	0.61	0.37	0.08
W.N. CENTRAL	**681,879**	**4.40**	**3.05**	**0.70**	**0.65**	**1.05**	**0.34**	**288,995**	**2.58**	**1.91**	**0.37**	**0.30**	**0.74**	**0.22**
DELAWARE	50,508	3.85	2.83	0.61	0.41	0.39	0.15	31,330	2.26	1.64	0.39	0.23	0.16	0.06
D.C	38,065	5.96	4.22	0.85	0.89	1.37	0.37	21,176	3.66	2.78	0.51	0.37	0.78	0.22
FLORIDA	982,868	4.63	3.33	0.76	0.54	1.15	0.36	558,922	2.97	2.20	0.44	0.33	0.89	0.30
GEORGIA	414,607	5.89	4.08	0.91	0.90	0.8	0.38	186,862	3.72	2.82	0.47	0.43	0.53	0.26
MARYLAND	395,249	3.82	2.78	0.58	0.46	0.55	0.18	201,171	2.26	1.76	0.32	0.18	0.26	0.09
N.C.	289,559	5.05	3.65	0.79	0.61	0.61	0.23	113,581	3.00	2.32	0.39	0.29	0.31	0.12
S.C.	170,118	6.11	4.40	0.90	0.81	1.11	0.32	72,028	3.85	2.89	0.46	0.50	0.52	0.17
VIRGINIA	532,140	3.68	2.83	0.60	0.45	0.47	0.18	224,524	2.46	1.90	0.33	0.23	0.18	0.07
W. VIRGINIA	27,024	4.98	3.37	0.95	0.66	0.87	0.38	16,413	4.74	3.19	0.95	0.60	0.51	0.26
S. ATLANTIC	**2,900,138**	**4.70**	**3.37**	**0.74**	**0.59**	**0.84**	**0.29**	**1,426,007**	**2.95**	**2.23**	**0.41**	**0.31**	**0.55**	**0.20**
ALABAMA	199,163	5.76	4.01	0.94	0.81	0.78	0.30	51,122	3.69	3.01	0.41	0.27	0.90	0.26
KENTUCKY	93,784	4.87	3.49	0.79	0.59	0.83	0.28	26,328	2.41	1.83	0.38	0.20	0.44	0.13
MISSISSIPPI	75,576	6.93	4.66	1.03	1.24	0.95	0.42	18,782	4.77	3.46	0.46	0.85	0.71	0.29
TENNESSEE	187,689	7.29	4.50	1.15	1.64	1.18	0.45	42,763	3.29	2.47	0.42	0.40	0.55	0.19
E.S. CENTRAL	**556,212**	**6.28**	**4.17**	**1.00**	**1.11**	**0.95**	**0.36**	**138,995**	**3.47**	**2.68**	**0.41**	**0.36**	**0.68**	**0.22**
ARKANSAS	52,649	6.00	3.80	1.01	1.19	1.26	0.29	11,861	3.55	2.38	0.62	0.55	1.07	0.16
LOUISIANA	155,362	6.73	4.48	1.12	1.13	1.90	0.46	54,542	4.52	2.91	0.80	0.81	1.86	0.42
OKLAHOMA	99,233	6.21	3.92	0.96	1.33	3.67	0.74	28,293	5.13	3.27	0.73	1.13	3.98	0.71
TEXAS	837,541	7.54	4.35	1.17	2.02	1.61	0.67	387,383	6.79	3.31	0.92	2.56	1.50	0.70
W.S. CENTRAL	**1,144,785**	**7.26**	**4.31**	**1.14**	**1.81**	**1.81**	**0.63**	**482,079**	**6.36**	**3.24**	**0.89**	**2.23**	**1.68**	**0.66**
ARIZONA	300,000	6.00	3.97	1.06	0.97	1.63	0.64	70,251	3.43	2.25	0.57	0.61	1.35	0.50
COLORADO	292,546	5.08	3.17	0.89	1.02	3.05	0.81	87,235	3.19	2.09	0.51	0.59	1.83	0.39
IDAHO	38,804	5.02	3.52	0.76	0.74	1.28	0.40	6,960	3.17	2.34	0.47	0.36	0.63	0.24
MONTANA	28,802	4.84	3.30	0.68	0.86	2.02	0.47	4,994	2.64	1.82	0.30	0.52	0.80	0.34
NEVADA	101,939	5.32	3.72	0.85	0.75	1.14	0.42	18,405	2.92	2.20	0.39	0.33	0.68	0.28
NEW MEXICO	65,801	4.66	3.20	0.78	0.68	1.56	0.54	25,147	3.79	2.60	0.72	0.47	1.36	0.57
UTAH	97,814	5.97	3.92	0.92	1.13	1.67	0.52	34,103	3.97	2.58	0.54	0.85	1.23	0.35
WYOMING	17,729	4.25	2.78	0.73	0.74	2.16	0.59	5,279	2.57	1.97	0.28	0.32	1.46	0.27
MOUNTAIN	**943,435**	**5.13**	**3.57**	**0.92**	**0.94**	**2.02**	**0.63**	**252,374**	**3.38**	**2.26**	**0.53**	**0.59**	**1.42**	**0.42**
ALASKA	50,477	5.64	3.55	0.79	1.30	10.57	1.34	30,420	5.10	3.24	0.66	1.20	12.11	1.42
CALIFORNIA	1,592,134	3.38	2.49	0.52	0.37	0.43	0.19	879,711	1.69	1.33	0.23	0.13	0.20	0.11
HAWAII	72,836	2.64	1.96	0.41	0.27	0.24	0.11	36,532	2.06	1.57	0.29	0.20	0.12	0.04
OREGON	90,746	3.21	2.35	0.45	0.41	0.83	0.22	49,852	2.86	2.07	0.41	0.38	0.77	0.19
WASHINGTON	301,739	3.84	2.79	0.60	0.45	0.85	0.24	125,437	2.75	2.13	0.38	0.24	0.39	0.14
PACIFIC	**2,107,932**	**3.47**	**2.54**	**0.53**	**0.40**	**0.74**	**0.22**	**1,121,952**	**1.95**	**1.51**	**0.26**	**0.18**	**0.57**	**0.15**
PUERTO RICO	196,091	11.20	7.55	2.03	1.62	0.75	0.52	69,095	11.17	7.67	2.16	1.34	0.90	0.87
NORTHEAST	**2,227,468**	**4.34**	**3.13**	**0.68**	**0.55**	**0.70**	**0.19**	**1,748,582**	**3.38**	**2.52**	**0.49**	**0.37**	**0.42**	**0.13**
NORTH CENTRAL	**2,458,845**	**5.13**	**3.62**	**0.81**	**0.70**	**0.98**	**0.30**	**1,249,739**	**2.77**	**2.10**	**0.39**	**0.28**	**0.44**	**0.16**
SOUTH	**4,601,135**	**5.53**	**3.70**	**0.87**	**0.96**	**1.09**	**0.38**	**2,047,081**	**3.79**	**2.50**	**0.52**	**0.77**	**0.83**	**0.31**
WEST	**3,051,367**	**4.08**	**2.86**	**0.65**	**0.57**	**1.14**	**0.35**	**1,374,326**	**2.22**	**1.65**	**0.31**	**0.26**	**0.73**	**0.20**
U.S. TOTAL	**13,092,805**	**4.96**	**3.43**	**0.79**	**0.74**	**0.99**	**0.32**	**6,823,910**	**3.23**	**2.31**	**0.46**	**0.46**	**0.61**	**0.21**
U.S. TOTAL (S.A.)	*NC*	*5.00*	*3.45*	*0.78*	*0.77*	*NC*	*0.33*	*NC*	*3.25*	*2.31*	*0.46*	*0.48*	*NC*	*0.22*

Expanded

National Delinquency Survey
of 1- To 4-Unit Residential Mortgage Loans

STATE, AREA, AND CENSUS REGION	VA LOANS							ALL FHA LOANS						
	NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE		NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE	
		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER
CONNECTICUT	8,283	5.97	4.30	0.95	0.72	0.47	0.19	10,959	6.16	4.26	1.13	0.77	0.60	0.26
MAINE	7,112	3.89	3.12	0.49	0.28	0.32	0.13	5,098	6.50	4.81	1.12	0.57	0.80	0.12
MASSACHUSETTS	8,162	5.02	3.43	0.93	0.66	0.42	0.13	8,319	7.16	5.41	1.03	0.72	0.85	0.26
NEW HAMPSHIRE	5,798	6.50	4.07	1.14	1.29	0.62	0.40	3,248	6.78	4.40	1.39	0.99	2.71	1.02
RHODE ISLAND	1,322	3.86	2.80	0.61	0.45	0.68	0.15	1,976	5.67	4.10	0.91	0.66	0.15	0.15
VERMONT	938	7.25	5.12	0.96	1.17	1.60	0.21	880	6.13	4.32	1.36	0.45	2.16	0.68
NEW ENGLAND	**31,615**	**5.30**	**3.73**	**0.86**	**0.71**	**0.49**	**0.20**	**30,480**	**6.52**	**4.67**	**1.12**	**0.73**	**0.94**	**0.32**
NEW JERSEY	32,610	7.75	5.29	1.25	1.21	1.48	0.34	55,282	8.53	5.87	1.38	1.28	1.83	0.50
NEW YORK	41,717	6.96	5.04	1.08	0.84	0.81	0.17	132,090	7.76	5.29	1.27	1.20	1.52	0.37
PENNSYLVANIA	48,222	8.29	5.49	1.34	1.46	2.10	0.36	106,870	8.83	5.92	1.44	1.47	2.76	0.69
MID-ATLANTIC	**122,549**	**7.69**	**5.28**	**1.23**	**1.18**	**1.49**	**0.29**	**294,242**	**8.30**	**5.63**	**1.35**	**1.32**	**2.03**	**0.51**
ILLINOIS	75,388	9.00	5.83	1.58	1.59	2.02	0.57	136,608	9.91	6.65	1.63	1.63	2.18	0.60
INDIANA	51,479	7.61	5.53	1.16	0.92	1.34	0.36	98,763	7.06	5.12	1.13	0.81	1.28	0.42
MICHIGAN	50,764	8.85	5.99	1.51	1.35	0.93	0.34	120,637	9.46	6.73	1.54	1.19	1.48	0.46
OHIO	94,496	8.05	5.57	1.36	1.12	1.82	0.43	139,001	7.89	5.43	1.26	1.18	1.78	0.47
WISCONSIN	20,197	7.18	4.63	1.33	1.22	1.45	0.45	28,869	6.32	4.16	1.13	1.03	1.55	0.40
E.N. CENTRAL	**292,324**	**8.30**	**5.64**	**1.41**	**1.25**	**1.61**	**0.44**	**523,898**	**8.53**	**5.92**	**1.39**	**1.22**	**1.71**	**0.49**
IOWA	11,180	6.47	4.46	0.99	1.02	1.40	0.30	38,303	6.29	4.27	1.05	0.97	1.92	0.91
KANSAS	21,466	6.33	4.19	1.18	0.96	1.39	0.41	24,942	5.81	3.89	1.08	0.84	1.46	0.43
MINNESOTA	53,027	5.28	3.56	0.86	0.86	0.92	0.30	109,519	4.65	3.14	0.74	0.77	1.43	0.38
MISSOURI	31,876	6.22	4.34	1.00	0.88	0.72	0.34	65,533	7.51	5.12	1.19	1.20	0.89	0.38
NEBRASKA	6,960	4.73	2.82	0.98	0.93	1.25	0.27	13,099	5.79	4.21	0.95	0.63	1.17	0.34
NORTH DAKOTA	939	5.86	4.47	0.43	0.96	2.13	0.64	6,008	4.17	2.71	0.63	0.83	2.93	0.80
SOUTH DAKOTA	2,672	4.03	2.54	0.52	0.97	1.72	0.45	7,360	3.51	2.32	0.58	0.61	1.44	0.42
W.N. CENTRAL	**128,120**	**5.74**	**3.88**	**0.96**	**0.90**	**1.04**	**0.33**	**264,764**	**5.71**	**3.88**	**0.93**	**0.90**	**1.39**	**0.47**
DELAWARE	4,656	6.04	4.25	1.12	0.67	0.92	0.34	14,522	6.55	4.92	0.93	0.70	0.72	0.28
D.C	6,110	8.25	5.63	1.08	1.54	1.34	0.46	10,779	9.11	6.23	1.36	1.52	2.55	0.63
FLORIDA	162,353	6.51	4.53	1.13	0.85	1.55	0.41	261,593	7.05	5.01	1.22	0.82	1.47	0.47
GEORGIA	101,662	7.51	4.89	1.29	1.33	1.12	0.45	126,083	7.79	5.28	1.26	1.25	1.18	0.49
MARYLAND	68,777	5.39	3.73	0.93	0.73	0.77	0.25	125,301	5.46	3.89	0.81	0.76	0.91	0.29
N.C.	82,243	6.41	4.49	1.10	0.82	0.89	0.33	93,735	6.35	4.53	0.99	0.83	0.73	0.27
S.C.	43,095	7.26	5.02	1.22	1.02	1.34	0.35	54,995	8.19	5.91	1.23	1.05	1.72	0.49
VIRGINIA	160,457	4.76	3.39	0.76	0.61	0.69	0.25	147,159	5.11	3.65	0.83	0.63	0.69	0.26
W. VIRGINIA	5,336	6.59	4.44	1.18	0.97	1.61	0.58	5,275	4.11	2.86	0.74	0.51	1.23	0.59
S. ATLANTIC	**634,689**	**6.16**	**4.25**	**1.04**	**0.87**	**1.07**	**0.35**	**839,442**	**6.57**	**4.65**	**1.06**	**0.86**	**1.14**	**0.39**
ALABAMA	61,940	5.99	4.07	1.03	0.89	0.63	0.28	86,101	6.82	4.56	1.18	1.08	0.81	0.35
KENTUCKY	22,802	5.92	4.11	0.94	0.87	1.20	0.42	44,654	5.78	4.14	0.96	0.68	0.88	0.31
MISSISSIPPI	15,685	7.03	4.64	1.08	1.31	0.82	0.33	41,109	7.89	5.23	1.27	1.39	1.11	0.52
TENNESSEE	43,311	7.99	4.99	1.25	1.75	0.98	0.40	101,615	8.67	5.14	1.42	2.11	1.53	0.58
E.S. CENTRAL	**143,738**	**6.69**	**4.41**	**1.09**	**1.19**	**0.85**	**0.33**	**273,479**	**7.50**	**4.81**	**1.25**	**1.44**	**1.13**	**0.45**
ARKANSAS	13,938	6.58	4.11	1.11	1.36	1.25	0.37	26,850	6.77	4.26	1.12	1.39	1.34	0.31
LOUISIANA	38,776	6.93	4.75	1.08	1.10	1.68	0.36	62,044	8.57	5.70	1.44	1.43	2.07	0.56
OKLAHOMA	24,340	6.32	3.99	0.94	1.39	3.82	0.75	46,600	6.81	4.28	1.10	1.43	3.40	0.75
TEXAS	167,888	8.45	5.29	1.45	1.71	1.88	0.63	282,270	8.05	5.21	1.36	1.48	1.60	0.65
W.S. CENTRAL	**244,942**	**7.89**	**5.01**	**1.32**	**1.56**	**2.01**	**0.59**	**417,764**	**7.91**	**5.12**	**1.33**	**1.46**	**1.86**	**0.62**
ARIZONA	69,263	6.63	4.30	1.22	1.11	1.70	0.69	160,486	6.83	4.57	1.20	1.06	1.73	0.68
COLORADO	76,674	5.64	3.51	1.03	1.10	2.75	0.79	128,637	6.02	3.70	1.05	1.27	4.05	1.10
IDAHO	11,552	5.30	3.80	0.78	0.72	0.96	0.30	20,292	5.48	3.76	0.84	0.88	1.68	0.52
MONTANA	6,974	5.26	3.44	0.92	0.90	1.23	0.37	16,834	5.32	3.68	0.70	0.94	2.71	0.55
NEVADA	26,992	5.60	3.92	0.87	0.81	1.29	0.59	56,542	5.97	4.11	0.99	0.87	1.22	0.39
NEW MEXICO	14,166	5.35	3.47	0.97	0.91	2.06	0.58	26,488	5.11	3.62	0.74	0.75	1.47	0.48
UTAH	16,166	6.76	4.40	1.05	1.31	1.66	0.58	47,545	7.14	4.72	1.15	1.27	1.99	0.61
WYOMING	5,703	5.71	3.40	1.12	1.19	2.51	0.70	6,747	4.30	2.88	0.74	0.68	2.48	0.76
MOUNTAIN	**227,490**	**5.97**	**3.87**	**1.05**	**1.05**	**1.99**	**0.67**	**463,571**	**6.28**	**4.14**	**1.06**	**1.08**	**2.37**	**0.73**
ALASKA	8,792	6.89	4.46	1.04	1.39	10.57	1.42	11,265	6.12	3.68	0.93	1.51	6.42	1.06
CALIFORNIA	253,538	5.19	3.68	0.87	0.64	0.66	0.27	458,885	5.65	4.08	0.89	0.68	0.73	0.29
HAWAII	10,564	3.08	2.27	0.54	0.27	0.36	0.15	25,740	3.31	2.39	0.54	0.38	0.37	0.20
OREGON	7,005	4.16	2.98	0.64	0.54	0.99	0.27	33,869	3.52	2.63	0.46	0.43	0.88	0.25
WASHINGTON	54,305	4.93	3.39	0.85	0.69	1.55	0.37	121,997	4.49	3.20	0.72	0.57	1.01	0.27
PACIFIC	**334,204**	**5.10**	**3.59**	**0.86**	**0.65**	**1.06**	**0.31**	**651,776**	**5.23**	**3.76**	**0.82**	**0.65**	**0.88**	**0.29**
PUERTO RICO	21,231	12.43	8.20	2.16	2.07	0.64	0.40	105,765	10.97	7.34	1.92	1.71	0.67	0.31
NORTHEAST	**154,164**	**7.20**	**4.96**	**1.15**	**1.09**	**1.29**	**0.27**	**324,722**	**8.13**	**5.54**	**1.33**	**1.26**	**1.93**	**0.49**
NORTH CENTRAL	**420,444**	**7.52**	**5.10**	**1.27**	**1.15**	**1.43**	**0.41**	**788,662**	**7.59**	**5.24**	**1.24**	**1.11**	**1.60**	**0.48**
SOUTH	**1,023,369**	**6.65**	**4.45**	**1.12**	**1.08**	**1.26**	**0.40**	**1,530,685**	**7.11**	**4.81**	**1.17**	**1.13**	**1.33**	**0.46**
WEST	**561,894**	**5.45**	**3.70**	**0.94**	**0.81**	**1.44**	**0.45**	**1,115,347**	**5.67**	**3.92**	**0.92**	**0.83**	**1.50**	**0.48**
U.S. TOTAL	**2,257,498**	**6.59**	**4.45**	**1.11**	**1.03**	**1.33**	**0.40**	**4,011,397**	**6.98**	**4.77**	**1.16**	**1.05**	**1.45**	**0.46**
U.S. TOTAL (S.A.)	*NC*	*6.59*	*4.42*	*1.10*	*1.07*	*NC*	*0.43*	*NC*	*6.99*	*4.75*	*1.14*	*1.10*	*NC*	*0.46*

Traditional

National Delinquency Survey of 1- to 4-Unit Residential Mortgage Loans

STATE, AREA, AND CENSUS REGION	VA LOANS							ALL FHA LOANS						
	NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE		NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE	
		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER
CONNECTICUT	6,898	6.20	4.33	1.07	0.80	0.45	0.19	8,576	6.35	4.26	1.25	0.84	0.50	0.28
MAINE	6,294	3.60	3.10	0.48	0.22	0.17	0.06	4,092	6.48	4.94	0.95	0.59	0.44	0.10
MASSACHUSETTS	5,038	5.87	4.03	1.09	0.75	0.42	0.14	5,866	7.23	5.32	1.18	0.73	0.73	0.19
NEW HAMPSHIRE	5,142	6.16	3.77	1.13	1.26	0.58	0.39	2,781	6.65	4.17	1.40	1.08	2.91	1.04
RHODE ISLAND	945	4.44	3.17	0.74	0.53	0.95	0.21	1,450	5.86	4.07	1.10	0.69	0.21	0.21
VERMONT	783	7.53	5.36	0.77	1.40	1.79	0.26	714	6.02	4.62	1.12	0.28	2.24	0.70
NEW ENGLAND	**25,100**	**5.51**	**3.84**	**0.92**	**0.75**	**0.46**	**0.19**	**23,479**	**6.58**	**4.63**	**1.18**	**0.77**	**0.97**	**0.32**
NEW JERSEY	19,014	8.38	5.79	1.36	1.23	1.51	0.33	36,224	8.71	6.12	1.51	1.08	1.74	0.46
NEW YORK	21,289	6.82	4.92	1.05	0.85	0.73	0.08	69,062	7.36	4.88	1.19	1.29	1.39	0.34
PENNSYLVANIA	32,434	8.71	5.65	1.42	1.64	1.81	0.29	72,894	9.53	6.37	1.57	1.59	2.41	0.46
MID-ATLANTIC	**72,737**	**8.07**	**5.47**	**1.30**	**1.30**	**1.42**	**0.24**	**178,180**	**8.52**	**5.74**	**1.41**	**1.37**	**1.88**	**0.42**
ILLINOIS	63,934	8.84	5.72	1.55	1.57	1.72	0.48	109,855	10.06	6.77	1.67	1.62	1.89	0.48
INDIANA	42,498	7.61	5.55	1.10	0.96	1.10	0.29	80,141	7.07	5.15	1.10	0.82	1.11	0.38
MICHIGAN	41,905	8.47	5.79	1.39	1.29	0.60	0.25	99,995	9.13	6.53	1.44	1.16	1.03	0.38
OHIO	64,199	8.29	5.69	1.34	1.26	1.41	0.21	99,090	8.12	5.61	1.25	1.26	1.47	0.40
WISCONSIN	15,212	7.28	4.71	1.27	1.30	1.16	0.31	22,300	6.81	4.39	1.27	1.15	1.49	0.39
E.N. CENTRAL	**227,748**	**8.29**	**5.63**	**1.36**	**1.30**	**1.27**	**0.34**	**411,381**	**8.61**	**5.99**	**1.38**	**1.24**	**1.41**	**0.41**
IOWA	9,149	6.89	4.72	1.08	1.09	1.42	0.35	34,014	6.58	4.46	1.09	1.03	1.99	0.97
KANSAS	18,156	6.24	4.08	1.21	0.95	1.06	0.32	20,328	6.09	4.01	1.19	0.89	1.40	0.44
MINNESOTA	39,454	5.26	3.52	0.86	0.88	0.70	0.22	80,912	4.62	3.10	0.74	0.78	1.16	0.27
MISSOURI	27,395	6.19	4.30	0.98	0.91	0.66	0.31	57,470	7.72	5.25	1.23	1.24	0.84	0.37
NEBRASKA	5,101	4.50	2.78	0.86	0.86	0.82	0.12	10,183	6.23	4.50	1.01	0.72	0.99	0.29
NORTH DAKOTA	596	5.03	4.19	0.34	0.50	2.01	0.84	4,204	4.35	2.71	0.64	1.00	2.59	0.59
SOUTH DAKOTA	1,744	3.56	2.12	0.52	0.92	1.38	0.46	4,909	3.91	2.61	0.69	0.61	1.45	0.47
W.N. CENTRAL	**101,595**	**5.77**	**3.88**	**0.97**	**0.92**	**0.84**	**0.28**	**212,020**	**5.97**	**4.04**	**0.98**	**0.95**	**1.26**	**0.44**
DELAWARE	3,000	6.63	4.47	1.33	0.83	0.77	0.20	11,995	6.84	5.17	1.00	0.67	0.68	0.24
D.C	4,154	8.25	5.63	1.08	1.54	1.01	0.46	7,179	9.46	6.60	1.34	1.52	2.16	0.52
FLORIDA	85,890	6.95	4.86	1.24	0.85	1.41	0.34	144,829	7.31	5.24	1.26	0.81	1.21	0.40
GEORGIA	58,775	7.60	4.95	1.32	1.33	1.01	0.40	64,695	8.19	5.53	1.36	1.30	1.08	0.41
MARYLAND	44,095	5.69	3.92	1.00	0.77	0.64	0.20	75,377	5.84	4.18	0.85	0.81	0.80	0.22
N.C.	45,020	5.75	4.04	1.02	0.69	0.90	0.32	50,655	6.02	4.36	0.95	0.71	0.77	0.24
S.C.	20,132	7.30	4.95	1.26	1.09	1.34	0.32	28,482	8.50	6.15	1.30	1.05	1.42	0.44
VIRGINIA	99,242	4.71	3.40	0.75	0.56	0.52	0.19	67,460	5.22	3.75	0.86	0.61	0.51	0.21
W. VIRGINIA	3,813	6.64	4.22	1.29	1.13	0.79	0.45	3,657	4.19	2.93	0.74	0.52	0.96	0.55
S. ATLANTIC	**364,121**	**6.17**	**4.27**	**1.06**	**0.84**	**0.93**	**0.29**	**474,329**	**6.75**	**4.80**	**1.10**	**0.85**	**0.96**	**0.32**
ALABAMA	42,454	5.87	3.96	1.06	0.85	0.43	0.20	57,444	6.60	4.37	1.18	1.05	0.65	0.31
KENTUCKY	11,996	5.88	4.15	0.85	0.88	0.84	0.35	25,171	5.41	3.86	0.90	0.65	0.73	0.28
MISSISSIPPI	12,511	7.36	4.81	1.13	1.42	0.66	0.28	35,489	8.01	5.36	1.27	1.38	0.97	0.48
TENNESSEE	28,932	8.04	4.97	1.25	1.82	0.77	0.36	65,565	8.87	5.20	1.45	2.22	1.24	0.49
E.S. CENTRAL	**95,893**	**6.72**	**4.40**	**1.10**	**1.22**	**0.62**	**0.28**	**183,769**	**7.53**	**4.79**	**1.26**	**1.48**	**0.93**	**0.40**
ARKANSAS	11,710	6.49	4.08	1.03	1.38	0.98	0.26	22,999	6.74	4.25	1.10	1.39	1.20	0.29
LOUISIANA	31,616	6.76	4.61	1.09	1.06	1.37	0.30	51,280	8.69	5.72	1.51	1.46	1.65	0.45
OKLAHOMA	18,342	6.21	3.83	0.92	1.46	3.12	0.53	34,556	6.63	4.11	1.06	1.46	2.83	0.59
TEXAS	134,367	8.27	5.15	1.40	1.72	1.61	0.55	217,666	8.02	5.19	1.35	1.48	1.33	0.57
W.S. CENTRAL	**196,035**	**7.73**	**4.88**	**1.28**	**1.57**	**1.67**	**0.49**	**326,501**	**7.89**	**5.09**	**1.33**	**1.47**	**1.53**	**0.53**
ARIZONA	52,758	6.58	4.26	1.21	1.11	1.27	0.55	118,693	6.94	4.65	1.23	1.06	1.37	0.60
COLORADO	50,366	5.79	3.54	1.08	1.17	2.04	0.66	83,615	5.89	3.67	0.99	1.23	2.58	0.77
IDAHO	10,180	5.36	3.86	0.76	0.74	0.80	0.27	16,696	5.55	3.82	0.81	0.92	1.34	0.42
MONTANA	5,049	5.34	3.60	0.85	0.89	1.05	0.30	11,091	5.44	3.71	0.78	0.95	2.02	0.37
NEVADA	21,221	5.54	3.84	0.87	0.83	1.03	0.56	42,628	6.05	4.10	1.02	0.93	0.89	0.32
NEW MEXICO	9,425	5.07	3.14	0.89	1.04	1.53	0.54	18,264	4.88	3.49	0.65	0.74	0.67	0.20
UTAH	10,698	7.03	4.55	1.13	1.35	1.11	0.41	28,511	7.44	4.87	1.21	1.36	1.47	0.45
WYOMING	4,632	5.76	3.30	1.23	1.23	1.94	0.56	4,755	4.33	2.80	0.84	0.69	1.79	0.57
MOUNTAIN	**164,329**	**6.02**	**3.87**	**1.07**	**1.08**	**1.46**	**0.55**	**324,253**	**6.32**	**4.18**	**1.06**	**1.08**	**1.84**	**0.55**
ALASKA	4,222	7.50	4.64	1.23	1.63	2.57	0.81	6,382	7.30	4.29	1.19	1.82	6.66	0.64
CALIFORNIA	188,259	5.18	3.66	0.87	0.65	0.52	0.22	340,790	5.64	4.07	0.90	0.67	0.58	0.23
HAWAII	8,691	3.06	2.22	0.55	0.29	0.24	0.09	21,695	3.41	2.45	0.56	0.40	0.35	0.20
OREGON	4,855	4.14	3.03	0.60	0.51	0.72	0.19	22,996	3.51	2.63	0.47	0.41	0.62	0.16
WASHINGTON	38,346	4.73	3.25	0.83	0.65	1.20	0.32	85,071	4.44	3.15	0.74	0.55	0.79	0.24
PACIFIC	**244,373**	**5.05**	**3.55**	**0.85**	**0.65**	**0.71**	**0.24**	**476,934**	**5.25**	**3.77**	**0.84**	**0.64**	**0.69**	**0.23**
PUERTO RICO	21,138	12.23	8.03	2.14	2.06	0.63	0.40	105,520	10.90	7.27	1.92	1.71	0.67	0.31
NORTHEAST	**97,837**	**7.41**	**5.05**	**1.20**	**1.16**	**1.17**	**0.22**	**201,559**	**8.30**	**5.61**	**1.39**	**1.30**	**1.76**	**0.41**
NORTH CENTRAL	**329,343**	**7.51**	**5.09**	**1.24**	**1.18**	**1.14**	**0.32**	**623,401**	**7.72**	**5.33**	**1.25**	**1.14**	**1.36**	**0.42**
SOUTH	**656,049**	**6.72**	**4.47**	**1.13**	**1.12**	**1.10**	**0.35**	**984,599**	**7.26**	**4.89**	**1.20**	**1.17**	**1.14**	**0.41**
WEST	**408,702**	**5.44**	**3.68**	**0.94**	**0.82**	**1.01**	**0.36**	**901,187**	**5.68**	**3.93**	**0.93**	**0.82**	**1.08**	**0.36**
U.S. TOTAL	**1,589,295**	**6.63**	**4.48**	**1.12**	**1.05**	**1.09**	**0.34**	**2,861,861**	**7.11**	**4.85**	**1.19**	**1.07**	**1.19**	**0.39**
U.S. TOTAL (S.A.)	*NC*	*6.64*	*4.43*	*1.11*	*1.10*	*NC*	*0.36*	*NC*	*7.12*	*4.83*	*1.17*	*1.12*	*NC*	*0.38*

Traditional

DATA ON 1- TO 4-UNIT RESIDENTIAL MORTGAGE LOANS AS OF SEPTEMBER 30, 1989 AND FOR 3RD QUARTER 1989

STATE, AREA, AND CENSUS REGION	ALL LOANS							CONVENTIONAL LOANS						
	NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE		NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE	
		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER
CONNECTICUT	167,767	3.61	2.52	0.65	0.44	0.32	0.13	152,293	3.34	2.34	0.60	0.40	0.30	0.12
MAINE	57,512	3.43	2.62	0.57	0.24	0.18	0.04	47,126	3.11	2.35	0.55	0.21	0.15	0.03
MASSACHUSETTS	151,173	3.01	2.24	0.45	0.32	0.25	0.11	140,269	2.73	2.05	0.39	0.29	0.23	0.10
NEW HAMPSHIRE	23,817	3.73	2.56	0.60	0.57	0.65	0.29	15,894	2.42	1.89	0.28	0.25	0.28	0.13
RHODE ISLAND	19,082	3.41	2.65	0.52	0.24	0.21	0.12	16,687	3.15	2.50	0.46	0.19	0.17	0.11
VERMONT	8,088	3.45	2.39	0.52	0.54	0.47	0.14	6,591	2.68	1.79	0.42	0.47	0.12	0.06
NEW ENGLAND	**427,439**	**3.37**	**2.44**	**0.56**	**0.37**	**0.29**	**0.12**	**378,860**	**3.02**	**2.21**	**0.49**	**0.32**	**0.25**	**0.10**
NEW JERSEY	241,732	4.73	3.41	0.75	0.57	0.83	0.24	186,494	3.58	2.64	0.54	0.40	0.58	0.19
NEW YORK	546,738	4.34	3.22	0.63	0.49	0.56	0.15	456,387	3.77	2.89	0.53	0.35	0.43	0.13
PENNSYLVANIA	292,445	5.55	3.72	0.90	0.93	1.23	0.22	187,117	3.44	2.35	0.55	0.54	0.67	0.12
MID-ATLANTIC	**1,080,915**	**4.76**	**3.40**	**0.73**	**0.63**	**0.80**	**0.19**	**829,998**	**3.65**	**2.71**	**0.53**	**0.41**	**0.52**	**0.14**
ILLINOIS	421,784	5.82	4.03	0.96	0.83	0.98	0.29	247,995	3.15	2.37	0.49	0.29	0.39	0.16
INDIANA	179,679	5.87	4.34	0.87	0.66	0.86	0.27	57,040	2.88	2.31	0.36	0.21	0.33	0.10
MICHIGAN	321,473	5.35	3.84	0.83	0.68	0.48	0.24	179,573	2.50	1.88	0.36	0.26	0.14	0.16
OHIO	310,735	5.31	3.73	0.81	0.77	0.92	0.24	147,446	2.14	1.62	0.28	0.24	0.34	0.11
WISCONSIN	76,212	4.71	3.16	0.80	0.75	0.81	0.22	38,700	2.49	1.84	0.35	0.30	0.28	0.08
E.N. CENTRAL	**1,309,883**	**5.52**	**3.90**	**0.87**	**0.75**	**0.82**	**0.26**	**670,754**	**2.69**	**2.04**	**0.39**	**0.26**	**0.30**	**0.14**
IOWA	56,796	5.73	3.92	0.94	0.87	1.59	0.72	13,633	2.81	2.05	0.45	0.31	0.73	0.33
KANSAS	76,378	4.66	3.12	0.85	0.69	1.22	0.30	37,894	3.14	2.18	0.50	0.46	1.19	0.22
MINNESOTA	221,697	3.80	2.66	0.58	0.56	0.92	0.24	101,331	2.58	1.98	0.34	0.26	0.80	0.23
MISSOURI	131,907	5.52	3.80	0.86	0.86	0.62	0.28	47,042	2.42	1.72	0.34	0.36	0.34	0.15
NEBRASKA	18,112	5.19	3.62	0.83	0.71	0.88	0.23	2,828	2.69	1.98	0.32	0.39	0.57	0.21
NORTH DAKOTA	6,085	3.95	2.68	0.48	0.79	2.43	0.56	1,285	2.10	1.87	0.00	0.23	2.10	0.31
SOUTH DAKOTA	9,496	3.15	2.05	0.51	0.59	1.15	0.35	2,843	1.59	1.06	0.18	0.35	0.49	0.07
W.N. CENTRAL	**520,471**	**4.62**	**3.18**	**0.74**	**0.70**	**0.98**	**0.32**	**206,856**	**2.65**	**1.95**	**0.37**	**0.33**	**0.76**	**0.21**
DELAWARE	39,083	3.98	2.88	0.66	0.44	0.34	0.12	24,088	2.23	1.55	0.40	0.28	0.12	0.05
D.C	23,484	6.37	4.58	0.85	0.94	1.14	0.34	12,151	3.91	3.03	0.49	0.39	0.58	0.20
FLORIDA	592,571	4.60	3.36	0.75	0.49	0.93	0.27	361,852	2.96	2.25	0.43	0.28	0.70	0.20
GEORGIA	209,596	6.00	4.07	0.98	0.95	0.81	0.34	86,126	3.25	2.37	0.45	0.43	0.47	0.25
MARYLAND	233,945	4.04	2.95	0.60	0.49	0.48	0.15	114,473	2.21	1.76	0.28	0.17	0.21	0.09
N.C.	147,154	4.59	3.34	0.73	0.52	0.66	0.21	51,479	2.19	1.71	0.28	0.20	0.33	0.09
S.C.	65,359	6.68	4.77	1.04	0.87	1.16	0.33	16,745	2.84	2.19	0.35	0.30	0.48	0.16
VIRGINIA	302,003	4.17	3.10	0.65	0.42	0.36	0.14	115,301	2.89	2.34	0.41	0.14	0.12	0.05
W. VIRGINIA	18,943	4.84	3.08	1.09	0.67	0.41	0.30	11,473	4.44	2.75	1.13	0.56	0.10	0.17
S. ATLANTIC	**1,632,138**	**4.71**	**3.40**	**0.75**	**0.56**	**0.71**	**0.23**	**793,688**	**2.84**	**2.17**	**0.41**	**0.26**	**0.47**	**0.15**
ALABAMA	133,353	5.33	3.61	0.93	0.79	0.54	0.24	33,455	2.44	1.85	0.35	0.24	0.50	0.15
KENTUCKY	51,121	4.65	3.33	0.74	0.58	0.64	0.25	13,954	2.20	1.67	0.34	0.19	0.30	0.11
MISSISSIPPI	63,779	6.75	4.45	1.02	1.28	0.77	0.37	15,779	3.44	2.14	0.37	0.93	0.41	0.18
TENNESSEE	122,799	7.25	4.38	1.17	1.70	0.90	0.37	28,202	2.67	1.89	0.42	0.36	0.23	0.11
E.S. CENTRAL	**371,052**	**6.11**	**3.97**	**1.00**	**1.14**	**0.71**	**0.30**	**91,390**	**2.65**	**1.89**	**0.37**	**0.39**	**0.37**	**0.14**
ARKANSAS	44,641	6.00	3.81	1.00	1.19	1.01	0.25	9,932	3.68	2.48	0.70	0.50	0.59	0.15
LOUISIANA	129,914	6.62	4.35	1.13	1.14	1.58	0.38	47,018	4.29	2.69	0.75	0.85	1.64	0.35
OKLAHOMA	72,888	6.18	3.82	0.95	1.41	3.05	0.58	19,990	5.37	3.30	0.80	1.27	3.37	0.62
TEXAS	605,817	7.74	4.32	1.16	2.26	1.31	0.54	253,784	7.21	3.13	0.87	3.21	1.13	0.52
W.S. CENTRAL	**853,260**	**7.35**	**4.26**	**1.13**	**1.96**	**1.48**	**0.51**	**330,724**	**6.58**	**3.06**	**0.84**	**2.68**	**1.32**	**0.49**
ARIZONA	223,834	6.06	4.01	1.07	0.98	1.33	0.56	52,383	3.57	2.50	0.58	0.69	1.29	0.47
COLORADO	195,161	5.00	3.12	0.85	1.03	2.16	0.60	61,180	3.14	2.02	0.49	0.63	1.56	0.31
IDAHO	33,215	5.02	3.53	0.73	0.76	1.02	0.33	6,339	3.10	2.22	0.49	0.39	0.55	0.19
MONTANA	18,188	5.07	3.44	0.73	0.90	1.63	0.36	2,048	2.34	1.51	0.20	0.63	0.93	0.44
NEVADA	79,698	5.31	3.66	0.86	0.79	0.89	0.38	15,849	3.00	2.22	0.43	0.35	0.71	0.29
NEW MEXICO	45,767	4.55	3.08	0.75	0.72	0.94	0.28	18,078	3.95	2.64	0.78	0.53	0.90	0.22
UTAH	60,704	6.31	4.05	0.99	1.27	1.21	0.40	21,495	4.43	2.70	0.62	1.11	0.92	0.33
WYOMING	12,716	4.45	2.79	0.85	0.81	1.46	0.47	3,329	2.79	2.07	0.33	0.39	0.33	0.18
MOUNTAIN	**669,283**	**5.48**	**3.59**	**0.92**	**0.97**	**1.48**	**0.49**	**180,701**	**3.48**	**2.27**	**0.55**	**0.66**	**1.20**	**0.34**
ALASKA	20,270	6.87	3.89	1.14	1.84	7.18	0.77	9,666	6.32	3.30	1.08	1.94	8.24	0.85
CALIFORNIA	1,246,253	3.24	2.39	0.50	0.35	0.34	0.15	717,204	1.59	1.25	0.22	0.12	0.17	0.10
HAWAII	65,343	2.65	1.95	0.42	0.28	0.21	0.10	34,957	2.07	1.57	0.30	0.20	0.12	0.03
OREGON	54,043	2.93	2.21	0.39	0.33	0.53	0.12	26,192	2.20	1.68	0.29	0.23	0.42	0.07
WASHINGTON	209,839	3.55	2.53	0.59	0.43	0.69	0.20	86,422	2.16	1.61	0.34	0.21	0.36	0.11
PACIFIC	**1,595,748**	**3.30**	**2.40**	**0.52**	**0.38**	**0.47**	**0.16**	**874,441**	**1.74**	**1.34**	**0.24**	**0.16**	**0.29**	**0.11**
PUERTO RICO	195,725	11.15	7.50	2.03	1.62	0.75	0.52	69,067	11.17	7.67	2.16	1.34	0.90	0.87
NORTHEAST	**1,508,354**	**4.36**	**3.13**	**0.68**	**0.55**	**0.66**	**0.17**	**1,208,858**	**3.46**	**2.56**	**0.52**	**0.38**	**0.43**	**0.13**
NORTH CENTRAL	**1,830,354**	**5.26**	**3.70**	**0.83**	**0.73**	**0.86**	**0.28**	**877,610**	**2.69**	**2.02**	**0.39**	**0.28**	**0.41**	**0.16**
SOUTH	**2,856,450**	**5.68**	**3.73**	**0.90**	**1.05**	**0.94**	**0.32**	**1,215,802**	**3.84**	**2.39**	**0.52**	**0.93**	**0.69**	**0.24**
WEST	**2,265,031**	**3.94**	**2.75**	**0.64**	**0.55**	**0.77**	**0.26**	**1,055,142**	**2.04**	**1.50**	**0.30**	**0.24**	**0.44**	**0.15**
U.S. TOTAL	**9,206,085**	**5.01**	**3.44**	**0.80**	**0.77**	**0.82**	**0.27**	**4,755,129**	**3.21**	**2.25**	**0.47**	**0.49**	**0.50**	**0.18**
U.S. TOTAL (S.A.)	*NC*	*5.05*	*3.45*	*0.80*	*0.80*	*NC*	*0.28*	*NC*	*3.23*	*2.25*	*0.47*	*0.51*	*NC*	*0.18*

Traditional

MORTGAGE BANKERS ASSOCIATION OF AMERICA

NATIONAL DELINQUENCY SURVEY OF 1- TO 4-UNIT RESIDENTIAL MORTGAGE LOANS
SEPTEMBER 30, 1989

CENSUS REGION	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE														PERCENT OF LOANS IN FORECLOSURE STARTED DURING QUARTER		
	TOTAL PAST DUE			30 DAYS			60 DAYS			90 DAYS OR MORE			90 DAYS OR MORE (S.A.)				
		CHANGE FROM			CHANGE FROM			CHANGE FROM			CHANGE FROM			CHANGE FROM		CHANGE FROM	
	CURR. QTR.	YR. AGO	QTR. AGO	CURR. QTR.	YR. AGO	QTR. AGO	CURR. QTR.	YR. AGO	QTR. AGO	CURR. QTR.	YR. AGO	QTR. AGO	CURR. QTR.	QTR. AGO	CURR. QTR.	YR. AGO	QTR. AGO
CONVENTIONAL LOANS																	
Northeast	3.46	0.69	0.54	2.56	0.45	0.41	0.52	0.13	0.08	0.38	0.11	0.05	0.39	0.03	0.13	0.07	(0.02)
North Central	2.69	0.24	0.34	2.02	0.26	0.29	0.39	0.01	0.06	0.28	(0.03)	(0.01)	0.28	(0.03)	0.16	0.01	0.03
South	3.84	0.44	0.40	2.39	0.36	0.37	0.52	0.03	0.06	0.93	0.04	(0.03)	1.04	0.05	0.24	0.00	(0.02)
West	2.04	(0.41)	0.10	1.50	(0.14)	0.13	0.30	(0.06)	0.01	0.24	(0.21)	(0.04)	0.25	(0.05)	0.15	(0.01)	(0.04)
U.S. Total	3.21	0.30	0.49	2.25	0.28	0.40	0.47	0.04	0.08	0.49	(0.02)	0.01	—	—	0.18	0.01	(0.01)
U.S. Total (S.A.)	*3.23*	—	*0.37*	*2.25*	—	*0.31*	*0.47*	—	*0.05*	*0.51*	—	*0.01*	*0.51*	*0.01*	*0.18*	—	*(0.01)*
VA LOANS																	
Northeast	7.41	0.44	0.23	5.05	0.32	0.51	1.20	0.13	0.04	1.16	(0.01)	(0.32)	1.22	(0.42)	0.22	0.02	(0.07)
North Central	7.51	0.82	1.09	5.09	0.67	0.76	1.24	0.12	0.19	1.18	0.03	0.14	1.20	0.06	0.32	(0.03)	(0.01)
South	6.72	0.65	0.85	4.47	0.49	0.71	1.13	0.09	0.12	1.12	0.07	0.02	1.21	(0.01)	0.35	0.08	(0.09)
West	5.44	(0.16)	0.83	3.68	0.05	0.62	0.94	0.03	0.19	0.82	(0.24)	0.02	0.85	0.00	0.36	0.02	(0.01)
U.S. Total	6.63	0.53	0.89	4.46	0.45	0.70	1.12	0.10	0.16	1.05	(0.02)	0.03	—	—	0.34	0.04	(0.04)
U.S. Total (S.A.)	*6.64*	—	*0.45*	*4.43*	—	*0.44*	*1.11*	—	*0.04*	*1.10*	—	*(0.03)*	*1.10*	*(0.03)*	*0.36*	—	*(0.04)*
ALL FHA LOANS																	
Northeast	8.30	0.47	1.35	5.61	0.32	1.06	1.39	0.10	0.29	1.30	0.05	0.00	1.37	(0.05)	0.41	0.17	0.02
North Central	7.72	0.66	1.24	5.33	0.63	0.87	1.25	0.05	0.23	1.14	(0.02)	0.14	1.16	0.06	0.42	0.02	0.01
South	7.26	0.71	1.14	4.89	0.59	0.91	1.20	0.08	0.20	1.17	0.04	0.03	1.26	0.03	0.41	0.08	(0.05)
West	5.68	(0.05)	0.97	3.93	0.10	0.69	0.93	(0.02)	0.18	0.82	(0.13)	0.10	0.85	0.07	0.36	(0.04)	(0.06)
U.S. Total	7.11	0.61	1.23	4.85	0.52	0.91	1.19	0.10	0.24	1.07	(0.01)	0.08	—	—	0.39	0.03	(0.03)
U.S. Total (S.A.)	*7.12*	—	*0.84*	*4.83*	—	*0.67*	*1.17*	—	*0.13*	*1.12*	—	*0.04*	*1.12*	*0.04*	*0.38*	—	*(0.06)*

SURVEY INFORMATION AND NOTES

1. This survey includes 13 million mortgage loans on 1- to 4-unit residential properties totaling an estimated $597 billion of debt. These loans are serviced by more than 390 reporters, including mortgage bankers, commercial banks, savings banks, savings and loan associations, and life insurance companies.
2. A loan is considered 30 days delinquent if the September 1 installment has not been paid as of September 30. A loan is 60 days delinquent if the August 1 installment is unpaid as of September 30, etc.
3. "Foreclosure started during quarter" includes loans placed in the process of foreclosure during the third quarter, deeds in lieu of foreclosure, and loans assigned to FHA, VA, other insurers or investors.
4. "Foreclosure inventory end of quarter" includes all loans in process of foreclosure on September 30. Both foreclosure categories are excluded from "total installments past due."
5. National totals include Puerto Rico loans and loans of firms not providing state-by-state data.
6. S.A.—seasonally adjusted data.
7. NC—not calculated.

CENSUS REGIONS

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National Delinquency Survey

Prepared by the MBA Economics Department
February 22, 1990

Mortgage Bankers Association of America

1125 FIFTEENTH STREET, N.W. • WASHINGTON, D.C. 20005

DATA FOR DECEMBER 31, 1989
AND FOR 4th QUARTER 1989

The delinquency rate for mortgage loans on one- to four-unit residential properties was 4.99 percent in the fourth quarter, about the same as in the third quarter. A small rise in 30-day delinquencies was offset by small declines in 60-day and 90-day or more delinquencies.

The delinquency rate declined modestly for conventional and VA loans, but was unchanged for FHA loans. The fourth quarter delinquency rate for VA loans was 6.56 percent, for FHA loans was 6.99 percent, and for conventional loans was 3.18 percent.

The failure of the delinquency rate for all loans to decline significantly in the fourth quarter suggests that the sharp increase from the second quarter to the third quarter was not simply a statistical aberration. Fortunately, practically all the increase in the third quarter and the continued problems in the fourth quarter seem to be confined to the 30-day delinquency category. Discussions with servicers suggest that some of the rise can be attributed to problems with servicing transfers. There is anecdotal evidence that servicing transfers increased in the second half of last year, partly in connection with the resolution of the thrift crisis. Following a transfer, it is not uncommon for a borrower to send a payment to the previous servicer and, thereby, become delinquent with the current servicer. The mix-up is typically corrected quickly, preventing the delinquency from becoming more serious. This type of problem could account for the rise in overall delinquency rates and would likely remain confined to the 30-day category. At this juncture, the ominous developments—rising unemployment, falling home prices, declining incomes—that lead to more serious delinquency problems are notably absent.

TEXT NUMBERS ARE SEASONALLY ADJUSTED, UNLESS OTHERWISE NOTED, AND ARE BASED ON THE EXPANDED GROUP OF REPORTERS. PLEASE SEE THE NOTE AT THE END OF THE TEXT FOR DETAILS.

Foreclosure problems continued to improve in the fourth quarter. (Foreclosure data and regional data are not seasonally adjusted.) The percentage of loans in foreclosure declined from 0.61 percent to 0.59 percent for conventional loans, 1.33 percent to 1.30 percent for VA loans, and 1.45 percent to 1.42 percent for FHA loans.

On a regional basis, delinquency rates rose sharply in all regions from the third quarter to the fourth, reflecting the typical seasonal pattern. Compared to year ago levels, the rise in the national delinquency rate mainly reflected sharp increases in the North Central region and in the South; the Northeast had a more modest rise. Only the West experienced modest improvement, perhaps reflecting the sharp rise in home prices in the region in recent years.

NOTE: Beginning with the second quarter 1989 issue of the National Delinquency Survey (NDS), results from an expanded group of respondents were reported along with results from the traditional group. The traditional group of respondents consists of about 350 firms that respond to a quarterly mail survey. This group of respondents is consistent with NDS reporters prior to the second quarter of 1989. The expanded group supplements the responses of the traditional group with responses from about 75 additional firms. The data for the additional firms are obtained, with the permission of the individual firms, from computer records maintained by Computer Power, Inc. The expanded group broadens the coverage of the survey from about 10½ million loans serviced by the traditional group alone to about 13¾ million loans serviced, or roughly ⅓ of all residential mortgage loans outstanding. Broader coverage should provide better estimates of delinquency and foreclosure rates. Generally, the proportion of loans in the foreclosure process is higher for the expanded group than for the smaller sample, but delinquency rates are neither consistently higher nor lower.

[a](E) Expanded
[b](T) Traditional

DELINQUENCY RATES OF 1- TO 4-UNIT RESIDENTIAL MORTGAGE LOANS
Seasonally Adjusted

END OF QTR.	ALL LOANS[1]					CONVENTIONAL LOANS[1]					VA LOANS[1]					ALL FHA LOANS[1]				
	PERCENT OF LOANS																			
	Total Past Due	Installments Past Due 30 Days	60 Days	90 Days or more	Fcls. started	Total Past Due	Installments Past Due 30 Days	60 Days	90 Days or more	Fcls. started	Total Past Due	Installments Past Due 30 Days	60 Days	90 Days or more	Fcls. started	Total Past Due	Installments Past Due 30 Days	60 Days	90 Days or more	Fcls. started
1988																				
1st	4.79	3.18	0.75	0.86	0.27	2.88	1.93	0.42	0.53	0.17	6.20	4.07	1.04	1.09	0.33	6.55	4.35	1.04	1.16	0.36
2nd	4.85	3.20	0.78	0.87	0.27	2.90	1.95	0.43	0.52	0.16	6.34	4.11	1.03	1.20	0.33	6.68	4.36	1.11	1.21	0.37
3rd	4.78	3.18	0.76	0.84	0.27	2.93	1.97	0.43	0.53	0.17	6.13	3.98	1.03	1.12	0.32	6.51	4.31	1.07	1.13	0.36
4th (E)[a]	4.85	3.20	0.75	0.90	0.30	3.16	2.12	0.43	0.61	0.21	6.39	4.12	1.02	1.25	0.34	6.58	4.38	1.07	1.13	0.42
4th (T)[b]	4.74	3.15	0.75	0.84	0.27	3.04	2.04	0.43	0.57	0.19	6.26	4.10	1.02	1.14	0.31	6.52	4.36	1.07	1.09	0.37
1989																				
1st (E)	4.62	3.11	0.74	0.77	0.32	2.90	2.01	0.42	0.47	0.20	6.14	4.08	1.02	1.04	0.40	6.35	4.22	1.06	1.07	0.46
1st (T)	4.61	3.08	0.73	0.80	0.29	2.88	1.96	0.41	0.51	0.18	6.27	4.16	1.03	1.08	0.37	6.43	4.25	1.08	1.10	0.41
2nd (E)	4.52	3.04	0.73	0.75	0.37	2.90	2.01	0.43	0.46	0.23	6.22	4.05	1.07	1.10	0.50	6.27	4.17	1.04	1.06	0.51
2nd (T)	4.53	3.01	0.73	0.79	0.31	2.86	1.94	0.42	0.50	0.19	6.19	3.99	1.07	1.13	0.40	6.28	4.16	1.04	1.08	0.44
3rd (E)	5.00	3.45	0.78	0.77	0.33	3.25	2.31	0.46	0.48	0.22	6.59	4.42	1.10	1.07	0.43	6.99	4.75	1.14	1.10	0.46
3rd (T)	5.05	3.45	0.80	0.80	0.28	3.23	2.25	0.47	0.51	0.18	6.64	4.43	1.11	1.10	0.36	7.12	4.83	1.17	1.12	0.38
4th (E)	4.99	3.47	0.76	0.76	0.32	3.18	2.27	0.45	0.46	0.21	6.56	4.51	1.03	1.02	0.41	6.99	4.82	1.10	1.07	0.47
4th (T)	5.05	3.51	0.78	0.76	0.28	3.15	2.22	0.45	0.48	0.18	6.72	4.61	1.08	1.03	0.35	7.14	4.95	1.13	1.06	0.39

MORTGAGE BANKERS ASSOCIATION OF AMERICA

Expanded

STATE, AREA, AND CENSUS REGION	ALL LOANS							CONVENTIONAL LOANS						
	NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE		NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE	
		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER
CONNECTICUT	210,999	3.68	2.63	0.58	0.47	0.27	0.12	192,093	3.44	2.47	0.54	0.43	0.25	0.11
MAINE	64,539	4.15	3.16	0.66	0.33	0.25	0.10	51,517	3.67	2.76	0.61	0.30	0.19	0.09
MASSACHUSETTS	190,984	3.56	2.68	0.53	0.35	0.38	0.18	175,147	3.27	2.48	0.48	0.31	0.36	0.17
NEW HAMPSHIRE	47,471	4.47	3.17	0.68	0.62	0.32	0.17	41,292	3.99	2.84	0.59	0.56	0.24	0.13
RHODE ISLAND	64,621	2.55	1.81	0.54	0.20	0.11	0.11	59,982	2.32	1.62	0.51	0.19	0.11	0.10
VERMONT	9,280	3.23	2.06	0.61	0.56	0.32	0.14	8,571	2.97	1.90	0.53	0.54	0.27	0.13
NEW ENGLAND	**587,894**	**3.63**	**2.65**	**0.58**	**0.40**	**0.29**	**0.14**	**528,602**	**3.31**	**2.42**	**0.53**	**0.36**	**0.26**	**0.13**
NEW JERSEY	434,978	4.71	3.42	0.70	0.59	0.80	0.22	335,960	3.26	2.47	0.46	0.33	0.47	0.16
NEW YORK	721,434	5.02	3.75	0.70	0.57	0.54	0.16	533,761	3.80	2.99	0.48	0.33	0.30	0.11
PENNSYLVANIA	494,140	5.92	4.13	0.89	0.90	1.37	0.27	331,312	3.63	2.64	0.50	0.49	0.59	0.13
MID-ATLANTIC	**1,650,552**	**5.21**	**3.78**	**0.76**	**0.67**	**0.86**	**0.21**	**1,201,033**	**3.60**	**2.75**	**0.48**	**0.37**	**0.43**	**0.13**
ILLINOIS	447,399	6.46	4.50	1.01	0.95	1.18	0.35	251,667	3.13	2.39	0.43	0.31	0.33	0.11
INDIANA	225,211	6.79	5.14	0.98	0.67	1.05	0.32	83,616	3.73	3.04	0.50	0.19	0.46	0.16
MICHIGAN	401,136	6.05	4.42	0.94	0.69	0.64	0.28	240,138	3.02	2.32	0.43	0.27	0.19	0.14
OHIO	482,046	5.88	4.20	0.96	0.72	1.19	0.31	251,018	3.08	2.20	0.57	0.31	0.49	0.13
WISCONSIN	114,416	5.00	3.38	0.78	0.84	0.82	0.22	56,622	2.38	1.71	0.41	0.26	0.34	0.10
E.N. CENTRAL	**1,670,208**	**6.14**	**4.40**	**0.96**	**0.78**	**1.01**	**0.31**	**883,061**	**3.08**	**2.33**	**0.47**	**0.28**	**0.35**	**0.13**
IOWA	38,355	4.84	3.57	0.65	0.62	1.01	0.24	13,100	3.07	2.39	0.40	0.28	0.67	0.15
KANSAS	85,187	4.89	3.31	0.78	0.80	1.64	0.46	38,719	3.56	2.50	0.56	0.50	1.55	0.41
MINNESOTA	334,632	3.89	2.81	0.57	0.51	0.99	0.38	157,104	2.44	1.93	0.32	0.19	0.78	0.34
MISSOURI	156,157	5.78	4.08	0.87	0.83	0.61	0.29	62,536	2.69	2.05	0.31	0.33	0.32	0.14
NEBRASKA	73,611	3.98	2.94	0.53	0.51	0.68	0.22	38,257	2.65	2.15	0.28	0.22	0.26	0.13
NORTH DAKOTA	12,730	4.55	3.24	0.71	0.60	1.81	0.42	2,997	3.26	2.20	0.73	0.33	0.87	0.07
SOUTH DAKOTA	14,476	2.60	1.73	0.35	0.52	0.97	0.28	5,077	2.11	1.34	0.24	0.53	0.28	0.08
W.N. CENTRAL	**715,148**	**4.47**	**3.19**	**0.66**	**0.62**	**0.97**	**0.34**	**317,792**	**2.68**	**2.06**	**0.35**	**0.27**	**0.71**	**0.27**
DELAWARE	49,318	4.28	3.09	0.70	0.49	0.38	0.14	32,404	2.65	1.98	0.40	0.27	0.17	0.07
D.C.	34,491	6.87	4.72	1.05	1.10	1.39	0.41	19,035	3.88	2.83	0.56	0.49	0.75	0.23
FLORIDA	1,135,961	5.30	3.81	0.82	0.67	1.21	0.37	603,882	3.31	2.46	0.49	0.36	0.90	0.29
GEORGIA	450,157	6.72	4.68	1.00	1.04	0.84	0.39	197,943	3.95	2.96	0.53	0.46	0.60	0.28
MARYLAND	426,714	4.63	3.26	0.71	0.66	0.54	0.18	216,618	3.01	2.03	0.49	0.49	0.27	0.09
N.C.	314,383	5.57	4.02	0.82	0.73	0.52	0.26	116,636	3.29	2.53	0.40	0.36	0.33	0.15
S.C.	200,202	6.10	4.40	0.88	0.82	1.13	0.37	78,457	3.80	2.80	0.49	0.51	0.70	0.27
VIRGINIA	590,790	4.63	3.39	0.67	0.57	0.49	0.22	247,516	2.99	2.24	0.38	0.37	0.18	0.08
W. VIRGINIA	28,599	6.63	4.54	1.13	0.96	0.95	0.35	16,976	5.86	3.89	1.05	0.92	0.57	0.30
S. ATLANTIC	**3,230,615**	**5.38**	**3.85**	**0.81**	**0.72**	**0.85**	**0.31**	**1,529,467**	**3.34**	**2.46**	**0.47**	**0.41**	**0.58**	**0.21**
ALABAMA	243,719	6.73	4.81	0.95	0.97	0.84	0.32	61,888	4.05	3.25	0.46	0.34	0.87	0.25
KENTUCKY	112,342	5.60	4.15	0.82	0.63	0.87	0.32	36,722	2.69	2.05	0.38	0.26	0.48	0.20
MISSISSIPPI	78,507	7.89	5.40	1.13	1.36	0.84	0.49	22,907	5.62	4.07	0.60	0.95	0.69	0.38
TENNESSEE	244,855	7.67	4.88	1.14	1.65	1.01	0.38	62,683	3.21	2.38	0.41	0.42	0.46	0.22
E.S. CENTRAL	**679,523**	**7.02**	**4.80**	**1.02**	**1.20**	**0.91**	**0.36**	**184,200**	**3.70**	**2.82**	**0.45**	**0.43**	**0.63**	**0.25**
ARKANSAS	51,463	6.97	4.63	1.11	1.23	1.31	0.34	9,385	3.55	2.61	0.46	0.48	1.08	0.20
LOUISIANA	167,364	7.61	5.19	1.21	1.21	2.00	0.47	60,142	5.10	3.47	0.75	0.88	2.11	0.53
OKLAHOMA	123,955	7.27	4.59	1.13	1.55	3.77	0.81	31,213	4.89	3.02	0.81	1.06	4.13	0.70
TEXAS	1,023,858	7.70	4.62	1.13	1.95	1.66	0.56	454,371	6.46	3.35	0.81	2.30	1.51	0.49
W.S. CENTRAL	**1,366,640**	**7.63**	**4.69**	**1.14**	**1.80**	**1.88**	**0.57**	**555,111**	**6.16**	**3.33**	**0.79**	**2.04**	**1.72**	**0.50**
ARIZONA	314,099	6.65	4.51	1.08	1.06	1.85	0.71	66,323	3.52	2.34	0.60	0.58	1.49	0.55
COLORADO	292,121	5.45	3.48	0.91	1.06	2.43	0.68	83,890	3.22	2.19	0.51	0.52	1.70	0.33
IDAHO	68,164	4.98	3.62	0.72	0.64	1.04	0.38	18,426	3.37	2.50	0.41	0.46	0.47	0.26
MONTANA	28,982	4.90	3.41	0.81	0.68	1.97	0.56	4,803	2.25	1.73	0.23	0.29	0.69	0.23
NEVADA	101,047	5.83	4.12	0.92	0.79	1.11	0.41	15,954	3.16	2.37	0.46	0.33	0.68	0.22
NEW MEXICO	59,722	4.83	3.35	0.80	0.68	1.13	0.30	23,962	3.96	2.75	0.65	0.56	1.20	0.31
UTAH	117,550	6.87	4.91	0.99	0.97	1.62	0.68	34,220	4.34	3.14	0.47	0.73	1.17	0.37
WYOMING	14,813	4.92	3.32	0.68	0.92	2.70	0.59	3,355	2.66	2.15	0.18	0.33	2.50	0.39
MOUNTAIN	**996,499**	**5.95**	**4.04**	**0.95**	**0.96**	**1.84**	**0.61**	**250,938**	**3.50**	**2.44**	**0.52**	**0.54**	**1.36**	**0.38**
ALASKA	52,336	4.76	2.92	0.59	1.25	6.09	1.48	32,475	4.25	2.70	0.49	1.06	6.30	1.69
CALIFORNIA	1,589,698	3.86	2.88	0.57	0.41	0.40	0.20	859,323	1.98	1.58	0.26	0.14	0.18	0.12
HAWAII	65,459	2.27	1.74	0.35	0.18	0.14	0.08	34,945	1.79	1.37	0.26	0.16	0.09	0.03
OREGON	90,127	3.40	2.46	0.48	0.46	0.75	0.17	47,043	2.60	1.81	0.39	0.40	0.74	0.14
WASHINGTON	306,270	3.92	2.90	0.56	0.46	0.73	0.24	131,351	2.51	1.93	0.31	0.27	0.32	0.13
PACIFIC	**2,103,890**	**3.82**	**2.83**	**0.56**	**0.43**	**0.60**	**0.23**	**1,105,137**	**2.13**	**1.65**	**0.28**	**0.20**	**0.40**	**0.17**
PUERTO RICO	169,697	9.30	5.90	1.88	1.52	0.87	0.46	45,764	9.75	6.07	2.22	1.46	1.28	0.92
NORTHEAST	**2,238,446**	**4.79**	**3.48**	**0.71**	**0.60**	**0.71**	**0.19**	**1,729,635**	**3.52**	**2.65**	**0.50**	**0.37**	**0.38**	**0.13**
NORTH CENTRAL	**2,385,356**	**5.64**	**4.04**	**0.87**	**0.73**	**1.00**	**0.32**	**1,200,853**	**2.98**	**2.26**	**0.44**	**0.28**	**0.45**	**0.17**
SOUTH	**5,276,778**	**6.17**	**4.19**	**0.92**	**1.06**	**1.13**	**0.38**	**2,268,778**	**4.06**	**2.70**	**0.55**	**0.81**	**0.96**	**0.28**
WEST	**3,100,388**	**4.50**	**3.22**	**0.68**	**0.60**	**0.99**	**0.36**	**1,356,075**	**2.38**	**1.90**	**0.32**	**0.26**	**0.58**	**0.21**
U.S. TOTAL	**13,719,510**	**5.46**	**3.82**	**0.83**	**0.81**	**0.98**	**0.32**	**6,966,184**	**3.42**	**2.46**	**0.48**	**0.48**	**0.59**	**0.20**
U.S. TOTAL (S.A.)	*NC*	*4.99*	*3.47*	*0.76*	*0.76*	*NC*	*0.32*	*NC*	*3.18*	*2.27*	*0.45*	*0.46*	*NC*	*0.21*

Expanded

National Delinquency Survey
of 1- To 4-Unit Residential Mortgage Loans

STATE, AREA, AND CENSUS REGION	VA LOANS							ALL FHA LOANS						
	NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE		NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE	
		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER
CONNECTICUT	7,523	5.57	4.00	0.85	0.72	0.31	0.15	11,383	6.39	4.39	1.02	0.98	0.63	0.25
MAINE	7,460	5.58	4.36	0.60	0.42	0.35	0.12	5,562	6.83	5.21	0.97	0.45	0.72	0.20
MASSACHUSETTS	8,085	5.69	4.08	0.84	0.77	0.59	0.30	7,752	7.62	5.68	1.19	0.75	0.70	0.25
NEW HAMPSHIRE	3,681	7.72	5.00	1.58	1.14	0.87	0.49	2,498	7.76	5.96	0.88	0.92	0.80	0.44
RHODE ISLAND	1,068	5.62	4.03	0.84	0.75	0.19	0.19	3,571	5.80	4.40	1.06	0.34	0.20	0.17
VERMONT	411	6.08	3.89	1.46	0.73	0.97	0.24	298	7.05	4.03	2.01	1.01	1.01	0.34
NEW ENGLAND	**28,228**	**5.90**	**4.25**	**0.94**	**0.71**	**0.48**	**0.23**	**31,064**	**6.79**	**4.98**	**1.06**	**0.75**	**0.63**	**0.24**
NEW JERSEY	38,834	8.84	6.06	1.35	1.43	1.49	0.31	60,184	10.13	7.01	1.62	1.50	2.24	0.51
NEW YORK	45,216	7.70	5.59	1.14	0.97	0.73	0.18	142,457	8.69	5.99	1.37	1.33	1.36	0.34
PENNSYLVANIA	51,293	10.42	6.98	1.58	1.86	2.25	0.39	111,535	10.63	7.23	1.72	1.68	3.27	0.62
MID-ATLANTIC	**135,343**	**9.06**	**6.25**	**1.37**	**1.44**	**1.52**	**0.30**	**314,176**	**9.66**	**6.63**	**1.54**	**1.49**	**2.20**	**0.47**
ILLINOIS	57,970	10.84	7.19	1.75	1.90	2.34	0.69	137,762	10.68	7.21	1.76	1.71	2.23	0.62
INDIANA	48,350	8.94	6.67	1.29	0.98	1.46	0.37	93,245	8.38	6.20	1.24	0.94	1.36	0.45
MICHIGAN	47,268	9.82	6.76	1.61	1.45	0.84	0.35	113,730	10.87	7.87	1.72	1.28	1.51	0.53
OHIO	91,961	9.03	6.44	1.44	1.16	1.06	0.48	139,067	9.76	6.26	1.35	1.15	1.91	0.52
WISCONSIN	24,501	7.95	5.19	1.28	1.48	1.36	0.37	33,293	7.33	4.90	1.06	1.37	1.25	0.31
E.N. CENTRAL	**270,050**	**9.45**	**6.59**	**1.49**	**1.37**	**1.70**	**0.47**	**517,097**	**9.57**	**6.77**	**1.50**	**1.30**	**1.77**	**0.52**
IOWA	10,227	6.16	4.40	0.93	0.83	1.15	0.28	15,028	5.49	4.02	0.69	0.78	1.21	0.29
KANSAS	19,438	6.75	4.33	1.11	1.31	1.85	0.54	27,030	5.44	3.73	0.85	0.86	1.60	0.47
MINNESOTA	56,444	5.58	3.80	0.90	0.88	0.86	0.36	121,084	5.02	3.50	0.75	0.77	1.32	0.44
MISSOURI	26,739	7.28	5.19	1.11	0.98	0.75	0.36	66,880	8.05	5.51	1.29	1.25	0.81	0.40
NEBRASKA	14,712	5.06	3.51	0.75	0.80	1.14	0.33	20,642	5.60	3.97	0.82	0.81	1.13	0.30
NORTH DAKOTA	1,475	6.11	4.41	1.02	0.68	1.49	0.61	8,258	4.73	3.41	0.64	0.68	2.22	0.51
SOUTH DAKOTA	2,932	3.17	1.91	0.58	0.68	1.43	0.38	6,467	2.69	1.92	0.34	0.43	1.31	0.40
W.N. CENTRAL	**131,967**	**6.04**	**4.14**	**0.96**	**0.94**	**1.07**	**0.38**	**265,389**	**5.82**	**4.05**	**0.88**	**0.89**	**1.23**	**0.41**
DELAWARE	6,344	7.07	5.04	1.18	0.85	0.91	0.19	10,570	7.53	5.28	1.32	0.93	0.68	0.32
D.C	5,361	9.80	6.94	1.44	1.42	1.57	0.58	10,095	10.82	7.02	1.74	2.06	2.49	0.66
FLORIDA	206,794	6.93	4.88	1.11	0.94	1.61	0.48	325,285	7.67	5.44	1.20	1.03	1.52	0.46
GEORGIA	111,818	8.51	5.70	1.34	1.47	0.99	0.48	140,396	8.93	6.09	1.37	1.47	1.06	0.47
MARYLAND	74,292	6.21	4.43	0.93	0.85	0.75	0.26	135,804	6.32	4.55	0.93	0.84	0.83	0.27
N.C.	90,385	7.00	4.93	1.11	0.96	0.68	0.34	107,362	6.75	4.80	1.01	0.94	0.60	0.30
S.C.	53,315	6.49	4.58	1.01	0.90	1.13	0.35	68,430	8.19	5.91	1.21	1.07	1.61	0.49
VIRGINIA	175,051	5.55	3.97	0.85	0.73	0.72	0.31	168,223	6.10	4.49	0.92	0.69	0.69	0.32
W. VIRGINIA	6,072	9.50	6.62	1.53	1.35	2.17	0.59	5,551	5.73	4.20	0.90	0.63	0.74	0.25
S. ATLANTIC	**729,432**	**6.78**	**4.75**	**1.06**	**0.97**	**1.06**	**0.39**	**971,716**	**7.35**	**5.22**	**1.12**	**1.01**	**1.12**	**0.39**
ALABAMA	75,138	6.94	4.85	1.03	1.06	0.75	0.32	106,693	7.89	5.51	1.14	1.24	0.88	0.36
KENTUCKY	26,044	6.76	4.85	1.10	0.81	1.31	0.45	49,576	6.83	5.10	0.94	0.79	0.92	0.33
MISSISSIPPI	19,643	7.57	5.21	1.09	1.27	0.59	0.40	36,057	9.42	6.29	1.47	1.66	1.07	0.62
TENNESSEE	54,619	8.53	5.44	1.34	1.75	0.93	0.36	127,553	9.38	5.80	1.39	2.19	1.31	0.47
E.S. CENTRAL	**175,444**	**7.49**	**5.08**	**1.15**	**1.26**	**0.87**	**0.36**	**319,879**	**8.50**	**5.65**	**1.25**	**1.60**	**1.08**	**0.43**
ARKANSAS	14,265	7.81	5.08	1.23	1.50	1.28	0.38	27,813	7.67	5.06	1.27	1.34	1.40	0.36
LOUISIANA	38,850	7.74	5.42	1.20	1.12	1.60	0.37	68,372	9.67	6.52	1.60	1.55	2.12	0.47
OKLAHOMA	31,446	7.82	4.98	1.20	1.64	3.72	0.78	61,296	8.16	5.16	1.24	1.76	3.60	0.86
TEXAS	216,973	8.81	5.72	1.38	1.71	1.96	0.58	352,514	8.59	5.54	1.40	1.65	1.65	0.65
W.S. CENTRAL	**301,534**	**8.53**	**5.58**	**1.33**	**1.62**	**2.06**	**0.56**	**509,995**	**8.63**	**5.60**	**1.40**	**1.63**	**1.94**	**0.64**
ARIZONA	74,391	7.23	4.77	1.22	1.24	1.81	0.73	173,380	7.60	5.22	1.21	1.17	2.01	0.76
COLORADO	76,629	6.05	3.92	0.96	1.17	2.30	0.67	131,802	6.51	4.04	1.13	1.34	2.97	0.92
IDAHO	16,090	5.63	4.04	0.76	0.83	1.00	0.35	33,648	5.53	4.02	0.87	0.64	1.37	0.46
MONTANA	6,532	5.37	3.77	0.87	0.73	1.15	0.34	17,647	5.41	3.72	0.94	0.75	2.62	0.73
NEVADA	25,033	6.29	4.34	1.07	0.88	1.23	0.46	60,060	6.34	4.49	0.98	0.87	1.18	0.43
NEW MEXICO	11,072	5.63	3.90	0.94	0.79	1.27	0.37	24,688	5.30	3.68	0.87	0.75	0.99	0.25
UTAH	21,290	7.04	4.75	1.14	1.15	1.61	0.67	62,040	8.17	5.92	1.21	1.04	1.87	0.84
WYOMING	4,342	6.37	3.68	1.17	1.52	3.25	0.67	7,116	5.10	3.65	0.62	0.83	2.46	0.63
MOUNTAIN	**235,379**	**6.48**	**4.31**	**1.06**	**1.11**	**1.82**	**0.62**	**510,181**	**6.88**	**4.69**	**1.10**	**1.09**	**2.08**	**0.73**
ALASKA	7,841	5.86	3.89	0.64	1.33	6.68	1.50	12,020	5.42	2.89	0.82	1.71	5.12	0.87
CALIFORNIA	262,422	5.71	4.13	0.88	0.70	0.58	0.25	467,953	6.23	4.55	0.95	0.73	0.69	0.33
HAWAII	10,221	3.30	2.42	0.65	0.23	0.26	0.19	20,293	2.55	2.01	0.37	0.17	0.16	0.12
OREGON	7,442	5.06	3.80	0.60	0.66	0.87	0.30	35,642	4.12	3.04	0.58	0.50	0.75	0.17
WASHINGTON	53,847	5.14	3.63	0.81	0.70	1.40	0.35	121,072	4.86	3.59	0.71	0.56	0.88	0.30
PACIFIC	**341,773**	**5.53**	**3.96**	**0.85**	**0.70**	**0.84**	**0.30**	**656,980**	**5.74**	**4.18**	**0.87**	**0.69**	**0.79**	**0.32**
PUERTO RICO	20,871	10.03	6.14	2.07	1.82	0.65	0.25	103,062	8.77	5.67	1.65	1.45	0.73	0.30
NORTHEAST	**163,571**	**8.51**	**5.91**	**1.29**	**1.31**	**1.34**	**0.29**	**345,240**	**9.40**	**6.48**	**1.50**	**1.42**	**2.06**	**0.45**
NORTH CENTRAL	**402,017**	**8.33**	**5.78**	**1.32**	**1.23**	**1.49**	**0.44**	**782,486**	**8.30**	**5.85**	**1.29**	**1.16**	**1.58**	**0.49**
SOUTH	**1,206,410**	**7.32**	**5.01**	**1.14**	**1.17**	**1.28**	**0.43**	**1,801,590**	**7.91**	**5.40**	**1.22**	**1.29**	**1.34**	**0.47**
WEST	**577,152**	**5.93**	**4.12**	**0.94**	**0.87**	**1.24**	**0.43**	**1,167,161**	**6.23**	**4.40**	**0.97**	**0.86**	**1.35**	**0.50**
U.S. TOTAL	**2,432,059**	**7.24**	**4.99**	**1.14**	**1.11**	**1.30**	**0.41**	**4,321,267**	**7.66**	**5.31**	**1.20**	**1.15**	**1.42**	**0.46**
U.S. TOTAL (S.A.)	*NC*	*6.56*	*4.51*	*1.03*	*1.02*	*NC*	*0.41*	*NC*	*6.99*	*4.82*	*1.10*	*1.07*	*NC*	*0.47*

Traditional

National Delinquency Survey
of 1- to 4-Unit Residential Mortgage Loans

STATE, AREA, AND CENSUS REGION	VA LOANS							ALL FHA LOANS						
	NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE		NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE	
		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER
CONNECTICUT	5,937	5.61	3.98	0.91	0.72	0.30	0.13	8,659	6.70	4.61	1.02	1.07	0.51	0.18
MAINE	6,498	5.59	4.43	0.82	0.34	0.20	0.09	4,365	6.43	5.15	0.78	0.50	0.30	0.07
MASSACHUSETTS	5,062	6.74	4.78	0.95	1.01	0.61	0.30	5,328	8.05	6.02	1.13	0.90	0.49	0.23
NEW HAMPSHIRE	2,900	7.45	4.86	1.38	1.21	0.59	0.31	1,914	7.47	5.69	0.89	0.89	0.68	0.37
RHODE ISLAND	626	7.03	4.63	1.44	0.96	0.32	0.16	2,784	5.93	4.38	1.15	0.40	0.14	0.11
VERMONT	247	4.86	3.24	0.81	0.81	1.21	0.40	110	8.18	5.45	2.73	0.00	0.00	0.00
NEW ENGLAND	**21,270**	**6.16**	**4.44**	**0.97**	**0.75**	**0.39**	**0.19**	**23,160**	**6.93**	**5.10**	**1.01**	**0.82**	**0.43**	**0.18**
NEW JERSEY	21,219	9.23	6.44	1.44	1.35	1.45	0.30	33,994	10.56	7.55	1.71	1.30	2.14	0.43
NEW YORK	24,750	7.52	5.42	1.14	0.96	0.65	0.11	77,065	8.34	5.67	1.31	1.36	1.21	0.18
PENNSYLVANIA	30,947	11.13	7.26	1.74	2.13	1.81	0.31	68,082	11.48	7.80	1.88	1.80	2.83	0.50
MID-ATLANTIC	**76,916**	**9.44**	**6.44**	**1.46**	**1.54**	**1.34**	**0.24**	**179,141**	**9.95**	**6.84**	**1.60**	**1.51**	**2.01**	**0.35**
ILLINOIS	44,348	10.87	7.27	1.75	1.85	1.95	0.55	106,464	10.88	7.43	1.76	1.69	1.93	0.48
INDIANA	37,855	9.02	6.69	1.36	0.97	1.21	0.31	70,108	8.47	6.28	1.23	0.96	1.14	0.39
MICHIGAN	38,321	9.46	6.60	1.56	1.30	0.52	0.26	92,363	10.75	7.77	1.71	1.27	1.00	0.42
OHIO	54,876	9.24	6.60	1.47	1.17	1.36	0.37	89,534	9.05	6.45	1.37	1.23	1.52	0.43
WISCONSIN	18,732	8.12	5.24	1.31	1.57	1.17	0.31	26,138	8.03	5.32	1.16	1.55	1.16	0.28
E.N. CENTRAL	**194,132**	**9.51**	**6.64**	**1.52**	**1.35**	**1.28**	**0.37**	**384,607**	**9.79**	**6.93**	**1.52**	**1.34**	**1.41**	**0.42**
IOWA	7,472	6.47	4.64	0.95	0.88	1.12	0.25	9,039	5.78	4.31	0.72	0.75	1.16	0.27
KANSAS	15,044	6.79	4.41	1.14	1.24	1.44	0.50	20,455	5.52	3.78	0.89	0.85	1.48	0.39
MINNESOTA	39,677	5.48	3.74	0.90	0.84	0.65	0.28	86,066	4.86	3.38	0.74	0.74	1.06	0.38
MISSOURI	20,496	7.23	5.10	1.14	0.99	0.71	0.38	55,345	8.26	5.60	1.33	1.33	0.72	0.38
NEBRASKA	7,661	4.16	2.92	0.64	0.60	0.78	0.22	10,352	5.32	3.72	0.86	0.74	0.72	0.20
NORTH DAKOTA	1,081	6.21	4.72	0.93	0.56	1.20	0.46	6,211	4.63	3.35	0.60	0.68	1.64	0.39
SOUTH DAKOTA	1,676	2.99	1.97	0.48	0.54	1.07	0.24	3,609	2.97	2.05	0.47	0.45	0.84	0.16
W.N. CENTRAL	**93,107**	**6.01**	**4.13**	**0.97**	**0.91**	**0.85**	**0.33**	**191,277**	**5.94**	**4.10**	**0.92**	**0.92**	**1.01**	**0.36**
DELAWARE	3,323	8.30	5.69	1.38	1.23	0.66	0.09	6,224	8.25	5.80	1.41	1.04	0.39	0.21
D.C	3,271	9.48	6.88	1.41	1.19	1.31	0.49	5,919	11.34	7.52	1.91	1.91	2.06	0.56
FLORIDA	89,376	7.47	5.37	1.27	0.83	1.35	0.38	152,071	7.96	5.80	1.25	0.91	1.29	0.39
GEORGIA	63,376	9.06	6.12	1.46	1.48	0.64	0.39	71,736	9.59	6.67	1.47	1.45	0.69	0.39
MARYLAND	45,539	6.77	4.81	1.02	0.94	0.60	0.21	76,526	6.89	4.95	1.03	0.91	0.71	0.24
N.C.	47,729	6.54	4.66	1.06	0.82	0.49	0.29	55,954	6.93	5.06	1.04	0.83	0.46	0.26
S.C.	27,012	7.05	4.95	1.17	0.93	0.88	0.35	37,712	8.84	6.35	1.29	1.20	1.03	0.35
VIRGINIA	100,105	5.67	4.07	0.92	0.68	0.44	0.22	92,589	6.52	4.85	1.00	0.67	0.45	0.26
W. VIRGINIA	4,214	9.85	6.60	1.66	1.59	1.80	0.59	3,586	6.28	4.49	0.98	0.81	0.39	0.28
S. ATLANTIC	**383,945**	**7.08**	**5.00**	**1.15**	**0.93**	**0.77**	**0.31**	**502,317**	**7.75**	**5.59**	**1.19**	**0.97**	**0.84**	**0.33**
ALABAMA	42,163	6.93	4.80	1.11	1.02	0.40	0.25	59,545	7.86	5.48	1.20	1.18	0.57	0.31
KENTUCKY	7,838	7.34	5.44	1.08	0.82	0.66	0.20	16,861	7.15	5.43	0.90	0.82	0.61	0.26
MISSISSIPPI	14,754	8.21	5.57	1.22	1.32	0.34	0.38	27,587	9.85	6.57	1.62	1.66	0.71	0.60
TENNESSEE	29,994	9.14	5.37	1.48	1.79	0.54	0.29	67,373	9.94	6.27	1.53	2.14	0.75	0.38
E.S. CENTRAL	**94,749**	**7.86**	**5.33**	**1.24**	**1.29**	**0.46**	**0.28**	**171,366**	**8.93**	**5.96**	**1.37**	**1.60**	**0.67**	**0.38**
ARKANSAS	11,212	7.92	5.13	1.27	1.52	0.97	0.29	22,225	7.69	5.05	1.36	1.28	1.06	0.24
LOUISIANA	29,879	7.82	5.53	1.26	1.03	1.17	0.28	51,243	9.84	6.69	1.67	1.48	1.36	0.36
OKLAHOMA	23,291	7.88	5.03	1.25	1.60	3.12	0.78	42,515	8.22	5.16	1.23	1.83	2.77	0.64
TEXAS	174,157	8.78	5.67	1.38	1.73	1.78	0.50	273,258	8.65	5.56	1.42	1.67	1.40	0.57
W.S. CENTRAL	**238,539**	**8.53**	**5.56**	**1.35**	**1.62**	**1.80**	**0.49**	**389,241**	**8.71**	**5.64**	**1.43**	**1.64**	**1.53**	**0.53**
ARIZONA	54,696	7.08	4.70	1.23	1.15	1.43	0.63	124,604	7.66	5.32	1.23	1.11	1.69	0.69
COLORADO	55,775	6.32	4.10	1.01	1.21	2.02	0.62	92,910	6.51	4.13	1.10	1.28	2.47	0.77
IDAHO	14,686	5.69	4.09	0.74	0.86	0.88	0.33	29,855	5.50	4.01	0.86	0.63	1.16	0.47
MONTANA	4,407	5.52	3.88	0.91	0.73	0.91	0.27	11,349	5.82	3.91	1.04	0.87	1.72	0.51
NEVADA	19,397	6.36	4.42	1.08	0.86	1.02	0.44	46,759	6.30	4.52	0.93	0.85	0.88	0.38
NEW MEXICO	8,893	5.76	4.01	0.94	0.81	1.20	0.38	20,461	5.28	3.70	0.88	0.70	0.77	0.23
UTAH	15,782	7.12	4.80	1.18	1.14	1.26	0.61	43,145	8.51	6.30	1.26	0.95	1.53	0.82
WYOMING	3,170	6.06	3.60	1.14	1.32	2.68	0.63	5,032	5.06	3.72	0.60	0.74	1.63	0.58
MOUNTAIN	**176,806**	**6.52**	**4.36**	**1.07**	**1.09**	**1.51**	**0.56**	**374,115**	**6.91**	**4.78**	**1.10**	**1.03**	**1.67**	**0.64**
ALASKA	6,423	5.89	4.13	0.56	1.20	6.23	1.54	10,003	5.47	2.85	0.82	1.80	4.22	0.56
CALIFORNIA	192,240	5.71	4.14	0.88	0.69	0.47	0.21	345,059	6.26	4.59	0.96	0.71	0.57	0.25
HAWAII	8,470	3.33	2.42	0.65	0.26	0.17	0.14	15,890	2.50	1.97	0.35	0.18	0.10	0.10
OREGON	5,461	5.21	3.94	0.59	0.68	0.71	0.33	25,343	4.16	3.11	0.56	0.49	0.60	0.15
WASHINGTON	36,287	5.46	3.80	0.88	0.78	1.09	0.27	84,684	5.03	3.70	0.74	0.59	0.68	0.23
PACIFIC	**248,881**	**5.59**	**4.03**	**0.86**	**0.70**	**0.70**	**0.25**	**480,979**	**5.78**	**4.23**	**0.87**	**0.68**	**0.85**	**0.24**
PUERTO RICO	20,779	9.87	6.01	2.03	1.83	0.65	0.26	102,819	8.71	5.61	1.65	1.45	0.72	0.30
NORTHEAST	**98,186**	**8.73**	**6.01**	**1.35**	**1.37**	**1.13**	**0.23**	**202,301**	**9.60**	**6.64**	**1.53**	**1.43**	**1.83**	**0.33**
NORTH CENTRAL	**287,239**	**8.38**	**5.83**	**1.34**	**1.21**	**1.14**	**0.36**	**575,884**	**8.51**	**5.99**	**1.32**	**1.20**	**1.28**	**0.40**
SOUTH	**717,233**	**7.67**	**5.23**	**1.23**	**1.21**	**1.07**	**0.37**	**1,062,924**	**8.30**	**5.67**	**1.31**	**1.32**	**1.06**	**0.41**
WEST	**425,687**	**5.98**	**4.17**	**0.95**	**0.86**	**1.04**	**0.38**	**855,094**	**6.27**	**4.47**	**0.97**	**0.83**	**1.10**	**0.42**
U.S. TOTAL	**1,610,488**	**7.40**	**5.09**	**1.19**	**1.12**	**1.08**	**0.35**	**2,919,006**	**7.81**	**5.44**	**1.23**	**1.14**	**1.16**	**0.39**
U.S. TOTAL (S.A.)	*NC*	*6.72*	*4.61*	*1.08*	*1.03*	*NC*	*0.35*	*NC*	*7.14*	*4.95*	*1.13*	*1.06*	*NC*	*0.39*

Traditional

DATA ON 1- TO 4-UNIT RESIDENTIAL MORTGAGE LOANS AS OF DECEMBER 31, 1989 AND FOR 4th QUARTER 1989

STATE, AREA, AND CENSUS REGION	ALL LOANS							CONVENTIONAL LOANS						
	NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE		NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE	
		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER
CONNECTICUT	175,258	3.77	2.66	0.60	0.51	0.23	0.10	160,662	3.54	2.50	0.57	0.47	0.22	0.09
MAINE	59,451	4.10	3.13	0.65	0.32	0.19	0.09	48,588	3.70	2.78	0.62	0.30	0.17	0.09
MASSACHUSETTS	134,259	3.51	2.64	0.51	0.36	0.35	0.17	123,869	3.19	2.41	0.47	0.31	0.33	0.16
NEW HAMPSHIRE	33,140	4.68	3.26	0.70	0.72	0.30	0.15	28,326	4.21	2.93	0.62	0.66	0.25	0.12
RHODE ISLAND	53,256	2.50	1.70	0.59	0.21	0.10	0.10	49,846	2.24	1.51	0.54	0.19	0.09	0.10
VERMONT	7,102	3.29	2.04	0.63	0.62	0.25	0.15	6,745	3.15	1.94	0.59	0.62	0.22	0.15
NEW ENGLAND	**462,466**	**3.65**	**2.64**	**0.59**	**0.42**	**0.25**	**0.12**	**418,036**	**3.33**	**2.41**	**0.54**	**0.38**	**0.23**	**0.11**
NEW JERSEY	227,540	4.89	3.56	0.73	0.60	0.74	0.17	172,327	3.24	2.42	0.45	0.37	0.38	0.11
NEW YORK	440,792	4.79	3.58	0.66	0.55	0.40	0.08	338,977	3.78	2.97	0.48	0.33	0.20	0.06
PENNSYLVANIA	276,320	6.26	4.33	0.96	0.97	1.18	0.22	177,291	3.40	2.48	0.47	0.45	0.43	0.09
MID-ATLANTIC	**944,652**	**5.24**	**3.79**	**0.77**	**0.68**	**0.71**	**0.14**	**688,595**	**3.54**	**2.70**	**0.47**	**0.37**	**0.31**	**0.08**
ILLINOIS	329,627	6.75	4.72	1.06	0.97	1.07	0.30	178,815	3.25	2.46	0.46	0.33	0.34	0.14
INDIANA	151,399	7.39	5.59	1.06	0.74	0.95	0.31	43,436	4.22	3.52	0.53	0.17	0.41	0.17
MICHIGAN	300,927	6.14	4.48	0.96	0.70	0.46	0.25	170,243	2.88	2.22	0.41	0.25	0.15	0.16
OHIO	281,873	6.05	4.25	1.05	0.75	0.93	0.26	137,463	2.80	1.87	0.66	0.27	0.38	0.10
WISCONSIN	91,547	5.21	3.49	0.82	0.90	0.73	0.19	46,677	2.47	1.77	0.43	0.27	0.31	0.09
E.N. CENTRAL	**1,155,373**	**6.38**	**4.56**	**1.01**	**0.81**	**0.83**	**0.27**	**576,634**	**3.05**	**2.27**	**0.50**	**0.28**	**0.30**	**0.13**
IOWA	22,724	5.55	4.16	0.71	0.68	0.96	0.20	6,213	4.12	3.36	0.42	0.34	0.47	0.03
KANSAS	63,199	5.00	3.39	0.82	0.79	1.47	0.42	27,700	3.64	2.55	0.59	0.50	1.47	0.40
MINNESOTA	231,108	3.88	2.80	0.57	0.51	0.88	0.34	105,365	2.48	1.98	0.29	0.21	0.82	0.34
MISSOURI	118,518	6.16	4.28	0.94	0.94	0.58	0.29	42,677	2.88	2.15	0.33	0.40	0.33	0.13
NEBRASKA	34,849	3.73	2.75	0.53	0.45	0.55	0.18	16,836	2.56	2.07	0.29	0.20	0.34	0.14
NORTH DAKOTA	8,644	4.49	3.27	0.61	0.61	1.61	0.35	1,352	2.59	1.78	0.44	0.37	1.78	0.07
SOUTH DAKOTA	8,298	2.54	1.69	0.39	0.46	0.71	0.14	2,813	1.56	0.92	0.21	0.43	0.32	0.07
W.N. CENTRAL	**487,340**	**4.64**	**3.29**	**0.69**	**0.66**	**0.87**	**0.32**	**202,956**	**2.77**	**2.13**	**0.35**	**0.29**	**0.75**	**0.27**
DELAWARE	31,170	4.44	3.17	0.71	0.56	0.24	0.10	21,623	2.74	2.03	0.40	0.31	0.14	0.07
D.C	15,855	8.16	5.70	1.26	1.20	1.29	0.40	5,565	4.69	3.50	0.62	0.57	0.59	0.21
FLORIDA	627,674	4.95	3.68	0.78	0.49	0.88	0.27	386,227	3.17	2.45	0.47	0.25	0.61	0.20
GEORGIA	220,870	7.07	4.91	1.09	1.07	0.58	0.33	85,758	3.41	2.47	0.49	0.45	0.44	0.24
MARYLAND	229,397	4.80	3.54	0.68	0.58	0.44	0.15	107,332	2.47	1.99	0.29	0.19	0.18	0.06
N.C.	153,453	5.41	3.91	0.81	0.69	0.41	0.22	49,770	2.65	1.91	0.32	0.42	0.27	0.10
S.C.	85,149	7.03	5.02	1.07	0.94	0.93	0.32	20,425	3.53	2.59	0.49	0.45	0.79	0.20
VIRGINIA	297,556	5.19	3.90	0.79	0.50	0.32	0.17	104,862	3.56	2.91	0.48	0.17	0.10	0.05
W. VIRGINIA	19,708	6.81	4.49	1.25	1.07	0.53	0.29	11,908	5.90	3.74	1.19	0.97	0.13	0.19
S. ATLANTIC	**1,680,832**	**5.44**	**3.97**	**0.83**	**0.64**	**0.63**	**0.24**	**794,570**	**3.17**	**2.44**	**0.45**	**0.29**	**0.43**	**0.16**
ALABAMA	135,240	6.46	4.54	1.00	0.92	0.50	0.25	33,532	2.92	2.24	0.41	0.27	0.45	0.13
KENTUCKY	34,077	5.90	4.47	0.78	0.65	0.58	0.22	9,378	2.43	1.94	0.30	0.19	0.45	0.16
MISSISSIPPI	61,525	7.83	5.24	1.20	1.39	0.52	0.47	19,184	4.59	2.97	0.58	1.04	0.40	0.34
TENNESSEE	125,022	8.22	5.28	1.27	1.67	0.58	0.30	27,655	2.97	2.19	0.40	0.38	0.20	0.10
E.S. CENTRAL	**355,864**	**7.27**	**4.92**	**1.11**	**1.24**	**0.54**	**0.30**	**89,749**	**3.24**	**2.35**	**0.43**	**0.46**	**0.36**	**0.17**
ARKANSAS	40,176	7.11	4.72	1.18	1.21	0.94	0.23	6,739	3.86	2.92	0.47	0.47	0.52	0.10
LOUISIANA	127,913	7.59	5.21	1.23	1.15	1.40	0.36	46,791	4.91	3.32	0.73	0.86	1.56	0.41
OKLAHOMA	85,501	7.37	4.60	1.14	1.63	3.11	0.69	19,695	4.95	2.90	0.81	1.24	3.82	0.71
TEXAS	738,049	8.02	4.68	1.15	2.19	1.51	0.49	290,634	6.97	3.26	0.77	2.94	1.45	0.41
W.S. CENTRAL	**991,639**	**7.86**	**4.74**	**1.16**	**1.96**	**1.61**	**0.48**	**363,859**	**6.53**	**3.24**	**0.76**	**2.53**	**1.57**	**0.42**
ARIZONA	226,339	6.72	4.58	1.10	1.04	1.57	0.63	47,039	3.78	2.45	0.62	0.71	1.43	0.48
COLORADO	207,885	5.56	3.60	0.91	1.05	2.08	0.60	59,200	3.31	2.28	0.51	0.52	1.51	0.30
IDAHO	61,872	4.93	3.59	0.70	0.64	0.90	0.38	17,331	3.31	2.43	0.41	0.47	0.44	0.25
MONTANA	17,667	5.33	3.63	0.92	0.78	1.43	0.44	1,911	1.94	1.36	0.21	0.37	0.94	0.37
NEVADA	78,935	5.81	4.15	0.89	0.77	0.89	0.37	12,779	3.16	2.37	0.45	0.34	0.73	0.24
NEW MEXICO	47,657	4.94	3.46	0.81	0.67	0.90	0.28	18,303	4.18	2.93	0.68	0.57	0.90	0.29
UTAH	79,971	7.35	5.31	1.05	0.99	1.32	0.65	21,044	5.16	3.66	0.53	0.97	0.92	0.35
WYOMING	9,588	5.07	3.41	0.72	0.94	2.05	0.63	1,386	2.89	1.88	0.22	0.79	2.16	0.79
MOUNTAIN	**729,914**	**6.04**	**4.14**	**0.96**	**0.94**	**1.52**	**0.55**	**178,993**	**3.71**	**2.56**	**0.54**	**0.61**	**1.20**	**0.35**
ALASKA	42,539	4.63	2.92	0.51	1.20	5.20	1.04	26,113	4.01	2.65	0.38	0.98	5.33	1.10
CALIFORNIA	1,209,953	3.77	2.82	0.56	0.39	0.33	0.17	672,654	1.92	1.52	0.26	0.14	0.17	0.12
HAWAII	56,014	2.25	1.71	0.35	0.19	0.10	0.07	31,654	1.83	1.39	0.27	0.17	0.09	0.03
OREGON	53,678	3.44	2.52	0.47	0.45	0.50	0.14	22,874	2.24	1.53	0.35	0.36	0.35	0.08
WASHINGTON	205,870	3.93	2.87	0.58	0.48	0.60	0.20	84,899	2.19	1.63	0.30	0.26	0.31	0.15
PACIFIC	**1,568,054**	**3.75**	**2.78**	**0.55**	**0.42**	**0.49**	**0.19**	**838,194**	**2.02**	**1.57**	**0.27**	**0.18**	**0.34**	**0.15**
PUERTO RICO	169,341	9.24	5.85	1.87	1.52	0.87	0.46	45,743	9.75	6.06	2.23	1.46	1.28	0.92
NORTHEAST	**1,407,118**	**4.72**	**3.41**	**0.71**	**0.60**	**0.56**	**0.14**	**1,106,631**	**3.47**	**2.59**	**0.50**	**0.38**	**0.28**	**0.09**
NORTH CENTRAL	**1,642,713**	**5.86**	**4.18**	**0.92**	**0.76**	**0.85**	**0.28**	**779,590**	**2.97**	**2.23**	**0.46**	**0.28**	**0.41**	**0.17**
SOUTH	**3,028,335**	**6.45**	**4.34**	**0.97**	**1.14**	**0.94**	**0.33**	**1,248,178**	**4.16**	**2.67**	**0.54**	**0.95**	**0.76**	**0.23**
WEST	**2,297,968**	**4.47**	**3.21**	**0.68**	**0.58**	**0.82**	**0.31**	**1,017,187**	**2.32**	**1.74**	**0.32**	**0.26**	**0.49**	**0.18**
U.S. TOTAL	**9,082,841**	**5.53**	**3.86**	**0.85**	**0.82**	**0.81**	**0.28**	**4,553,347**	**3.38**	**2.40**	**0.48**	**0.50**	**0.50**	**0.17**
U.S. TOTAL (S.A.)	*NC*	*5.05*	*3.51*	*0.78*	*0.76*	*NC*	*0.28*	*NC*	*3.15*	*2.22*	*0.45*	*0.48*	*NC*	*0.18*

Traditional

MORTGAGE BANKERS ASSOCIATION OF AMERICA

NATIONAL DELINQUENCY SURVEY OF 1- TO 4-UNIT RESIDENTIAL MORTGAGE LOANS
DECEMBER 31, 1989

CENSUS REGION	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE														PERCENT OF LOANS IN FORECLOSURE STARTED DURING QUARTER		
	TOTAL PAST DUE			30 DAYS			60 DAYS			90 DAYS OR MORE			90 DAYS OR MORE (S.A.)				
		CHANGE FROM			CHANGE FROM			CHANGE FROM			CHANGE FROM			CHANGE FROM		CHANGE FROM	
	CURR. QTR.	YR. AGO	QTR. AGO	CURR. QTR.	YR. AGO	QTR. AGO	CURR. QTR.	YR. AGO	QTR. AGO	CURR. QTR.	YR. AGO	QTR. AGO	CURR. QTR.	QTR. AGO	CURR. QTR.	YR. AGO	QTR. AGO
CONVENTIONAL LOANS																	
Northeast	3.47	0.15	0.01	2.59	0.13	0.03	0.50	0.01	(0.02)	0.38	0.01	0.00	0.34	(0.05)	0.09	(0.02)	(0.04)
North Central	2.97	0.14	0.28	2.23	0.15	0.21	0.46	0.05	0.07	0.28	(0.06)	0.00	0.26	(0.02)	0.17	0.03	0.01
South	4.16	0.19	0.32	2.67	0.37	0.28	0.54	0.01	0.02	0.95	(0.19)	0.02	0.89	(0.15)	0.23	(0.01)	(0.01)
West	2.32	(0.20)	0.28	1.74	0.04	0.24	0.32	(0.03)	0.02	0.26	(0.21)	0.02	0.24	(0.01)	0.18	(0.02)	0.03
U.S. Total	3.38	0.12	0.17	2.40	0.20	0.15	0.48	0.02	0.01	0.50	(0.10)	0.01	—	—	0.17	(0.01)	(0.01)
U.S. Total (S.A.)	*3.15*	—	*(0.08)*	*2.21*	—	*(0.03)*	*0.46*	—	*(0.02)*	*0.48*	—	*(0.03)*	*0.48*	*(0.03)*	*0.16*	—	*0.00*
VA LOANS																	
Northeast	8.73	0.39	1.32	6.01	0.38	0.96	1.35	(0.05)	0.15	1.37	0.06	0.21	1.28	0.06	0.23	(0.03)	0.01
North Central	8.38	0.75	0.87	5.83	0.70	0.74	1.34	0.10	0.10	1.21	(0.05)	0.03	1.14	(0.06)	0.36	0.04	0.04
South	7.67	0.61	0.95	5.23	0.65	0.76	1.23	0.10	0.10	1.21	(0.14)	0.09	1.10	(0.11)	0.37	0.08	0.02
West	5.98	0.14	0.54	4.17	0.38	0.49	0.95	(0.01)	0.01	0.86	(0.23)	0.04	0.85	0.00	0.38	0.05	0.02
U.S. Total	7.40	0.50	0.77	5.09	0.56	0.63	1.19	0.06	0.07	1.12	(0.12)	0.07	—	—	0.35	0.04	0.01
U.S. Total (S.A.)	*6.72*	—	*0.08*	*4.61*	—	*0.18*	*1.08*	—	*(0.03)*	*1.03*	—	*(0.07)*	*1.03*	*(0.07)*	*0.35*	—	*(0.01)*
ALL FHA LOANS																	
Northeast	9.60	0.38	1.30	6.64	0.29	1.03	1.53	0.07	0.14	1.43	0.02	0.13	1.34	(0.03)	0.33	(0.02)	(0.08)
North Central	8.51	0.69	0.79	5.99	0.65	0.66	1.32	0.05	0.07	1.20	(0.01)	0.06	1.11	(0.05)	0.40	0.01	(0.02)
South	8.30	0.99	1.04	5.67	0.84	0.78	1.31	0.13	0.11	1.32	0.02	0.15	1.22	(0.04)	0.41	0.03	0.00
West	6.27	0.27	0.59	4.47	0.44	0.54	0.97	(0.01)	0.04	0.83	(0.16)	0.01	0.80	(0.05)	0.42	0.03	0.06
U.S. Total	7.81	0.69	0.70	5.44	0.65	0.59	1.23	0.07	0.04	1.14	(0.03)	0.07	—	—	0.39	0.02	0.00
U.S. Total (S.A.)	*7.14*	—	*0.02*	*4.95*	—	*0.12*	*1.13*	—	*(0.04)*	*1.06*	—	*(0.06)*	*1.06*	*(0.06)*	*0.39*	—	*0.01*

SURVEY INFORMATION AND NOTES

1. This survey includes 13 million mortgage loans on 1- to 4-unit residential properties totaling an estimated $622 billion of debt. These loans are serviced by mortgage bankers, commercial banks, savings banks, savings and loan associations, and life insurance companies.
2. A loan is considered 30 days delinquent if the December 1 installment has not been paid as of December 31. A loan is 60 days delinquent if the November 1 installment is unpaid as of December 31, etc.
3. "Foreclosure started during quarter" includes loans placed in the process of foreclosure during the fourth quarter, deeds in lieu of foreclosure, and loans assigned to FHA, VA, other insurers or investors. "Foreclosure inventory end of quarter" includes all loans in process of foreclosure on December 31. Both foreclosure categories are excluded from "total installments past due."
4. National totals include Puerto Rico loans and loans of firms not providing state-by-state data.
5. S.A.—seasonally adjusted data.
6. NC—not calculated.

CENSUS REGIONS

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National Delinquency Survey

Prepared by the MBA Economics Department
June 6, 1990

Mortgage Bankers Association of America

1125 FIFTEENTH STREET, N.W. • WASHINGTON, D.C. 20005

DATA FOR MARCH 31, 1990
AND FOR 1st QUARTER 1990

The delinquency rate for mortgage loans on one- to four-unit residential properties was 4.41 percent in the first quarter, down sharply from the fourth quarter. Declines were recorded in 30-day, 60-day, and 90-day or more delinquencies, with the sharpest drop in the 30-day category.

The delinquency rate also fell substantially for all three loan types. The first quarter delinquency rate was 2.76 percent for conventional loans—down 38 basis points, 5.98 percent for VA loans—down 58 basis points, and 6.26 percent for FHA loans—down 71 basis points.

The decline in the delinquency rate is a welcome development. The large jump in the rate from the second quarter to the third quarter of 1989 was almost entirely due to a sharp rise in 30-day delinquencies. These short-term delinquencies remained high in the fourth quarter.

Fortunately, however, the higher rates remained confined to short-term delinquencies and did not spill over into the more serious 60-day and 90-day or more categories in the fourth quarter. Consequently, the decline in the delinquency rate in the first quarter, led by the large drop in the 30-day category, suggests that the third quarter increase was probably temporary in nature. This conclusion is also supported by the absence of ominous developments in the fundamental factors that influence delinquency rates: unemployment rates have remained relatively stable; home prices have continued to appreciate, albeit slowly; and income growth has been substantial.

Foreclosure problems, which had declined modestly in recent quarters, were about unchanged from the fourth quarter to the first. (Foreclosure data and regional data are not seasonally adjusted.) The percentage of loans in foreclosure stood at .59 percent for conventional loans, 1.31 percent for VA loans, and 1.42 percent for FHA loans.

On a regional basis, delinquency rates fell sharply in all regions from the fourth quarter to the first, reflecting the typical seasonal pattern. Compared to year ago levels, there were declines in every region as well. The largest declines occurred in the West and South.

NOTE: Beginning with the second quarter 1989 issue of the *National Delinquency Survey* (NDS), results from an expanded group of respondents were reported along with results from the traditional group. The traditional group of respondents currently consists of about 280 firms that respond to a quarterly mail survey. This group of respondents is consistent with NDS reporters prior to the second quarter of 1989. The expanded group supplements the responses of the traditional group with responses from about 120 additional firms. The data for the additional firms are obtained, with the permission of the individual firms, from computer records maintained by Computer Power, Inc. The expanded group broadens the coverage of the survey from about 9¾ million loans serviced by the traditional group alone to about 14½ million loans serviced, or roughly ⅓ of all residential mortgage loans outstanding. Broader coverage should provide better estimates of delinquency and foreclosure rates. Generally, the proportion of loans in the foreclosure process is higher for the expanded group than for the smaller sample, but delinquency rates are neither consistently higher nor lower.

TEXT NUMBERS ARE SEASONALLY ADJUSTED, UNLESS OTHERWISE NOTED.

Expanded

DELINQUENCY RATES OF 1- TO 4-UNIT RESIDENTIAL MORTGAGE LOANS
Seasonally Adjusted

END OF QTR.	ALL LOANS[1]					CONVENTIONAL LOANS[1]					VA LOANS[1]					ALL FHA LOANS[1]				
	PERCENT OF LOANS																			
	Total Past Due	Installments Past Due			Fcls. Started	Total Past Due	Installments Past Due			Fcls. Started	Total Past Due	Installments Past Due			Fcls. Started	Total Past Due	Installments Past Due			Fcls. Started
		30 Days	60 Days	90 Days or More			30 Days	60 Days	90 Days or More			30 Days	60 Days	90 Days or More			30 Days	60 Days	90 Days or More	
1989																				
1st	4.64	3.13	0.74	0.77	0.32	2.92	2.03	0.42	0.47	0.20	6.13	4.06	1.02	1.05	0.40	6.38	4.25	1.07	1.06	0.46
2nd	4.56	3.06	0.74	0.76	0.36	2.92	2.02	0.43	0.47	0.23	6.22	4.08	1.06	1.08	0.49	6.29	4.19	1.05	1.05	0.50
3rd	4.99	3.44	0.78	0.77	0.33	3.24	2.30	0.46	0.48	0.21	6.59	4.41	1.10	1.08	0.42	6.99	4.76	1.14	1.09	0.46
4th	4.96	3.45	0.76	0.75	0.32	3.14	2.25	0.44	0.45	0.21	6.56	4.50	1.04	1.02	0.42	6.97	4.78	1.11	1.08	0.47
1990																				
1st	4.41	3.03	0.70	0.68	0.31	2.76	1.98	0.41	0.37	0.21	5.98	4.00	0.99	0.99	0.38	6.26	4.24	1.01	1.01	0.44

MORTGAGE BANKERS ASSOCIATION OF AMERICA

Expanded

STATE, AREA, AND CENSUS REGION	ALL LOANS							CONVENTIONAL LOANS						
	NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE		NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE	
		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER
CONNECTICUT	232,877	3.41	2.24	0.60	0.57	0.40	0.20	213,681	3.25	2.14	0.57	0.54	0.38	0.20
MAINE	68,602	3.40	2.43	0.54	0.43	0.26	0.09	56,872	3.00	2.15	0.46	0.39	0.20	0.08
MASSACHUSETTS	250,886	3.00	2.11	0.49	0.40	0.41	0.24	234,590	2.85	1.99	0.47	0.39	0.39	0.24
NEW HAMPSHIRE	43,538	3.36	2.32	0.55	0.49	0.44	0.26	38,545	2.96	2.09	0.46	0.41	0.34	0.20
RHODE ISLAND	62,263	2.54	1.72	0.54	0.28	0.22	0.18	57,153	2.36	1.57	0.53	0.26	0.21	0.17
VERMONT	14,391	5.18	3.31	1.05	0.82	0.29	0.22	13,059	5.00	3.23	0.99	0.78	0.25	0.21
NEW ENGLAND	**672,557**	**3.21**	**2.19**	**0.55**	**0.47**	**0.37**	**0.21**	**613,900**	**3.01**	**2.05**	**0.52**	**0.44**	**0.35**	**0.20**
NEW JERSEY	445,452	4.12	2.79	0.70	0.63	0.97	0.33	346,079	3.07	2.15	0.52	0.40	0.68	0.29
NEW YORK	895,536	3.94	2.76	0.60	0.58	0.63	0.20	707,670	3.25	2.34	0.48	0.43	0.45	0.17
PENNSYLVANIA	512,026	4.44	2.89	0.72	0.83	1.33	0.28	339,733	2.80	1.89	0.42	0.49	0.63	0.15
MID-ATLANTIC	**1,853,014**	**4.12**	**2.80**	**0.66**	**0.66**	**0.90**	**0.26**	**1,393,482**	**3.09**	**2.18**	**0.47**	**0.44**	**0.55**	**0.19**
ILLINOIS	538,579	4.66	3.12	0.75	0.79	1.11	0.31	326,906	2.34	1.72	0.36	0.26	0.35	0.14
INDIANA	260,117	4.73	3.46	0.73	0.54	0.94	0.34	109,705	2.74	2.12	0.40	0.22	0.43	0.15
MICHIGAN	446,810	4.31	3.00	0.70	0.61	0.55	0.27	278,585	2.16	1.57	0.33	0.26	0.15	0.13
OHIO	517,097	4.56	3.17	0.70	0.69	1.21	0.34	264,652	2.60	1.93	0.36	0.31	0.51	0.20
WISCONSIN	119,527	3.82	2.53	0.66	0.63	0.84	0.26	61,096	1.95	1.33	0.33	0.29	0.32	0.10
E.N. CENTRAL	**1,882,130**	**4.51**	**3.11**	**0.72**	**0.68**	**0.96**	**0.31**	**1,040,944**	**2.37**	**1.75**	**0.35**	**0.27**	**0.35**	**0.15**
IOWA	54,617	3.65	2.63	0.56	0.46	0.98	0.45	25,970	2.67	2.08	0.35	0.24	0.86	0.62
KANSAS	94,671	3.54	2.32	0.66	0.56	1.53	0.51	45,828	2.42	1.65	0.46	0.31	1.32	0.40
MINNESOTA	360,577	3.25	2.22	0.54	0.49	1.03	0.33	164,452	1.92	1.42	0.32	0.18	0.79	0.27
MISSOURI	169,085	4.15	2.71	0.71	0.73	0.59	0.30	69,432	1.99	1.47	0.31	0.21	0.33	0.19
NEBRASKA	105,065	3.13	2.09	0.57	0.47	0.63	0.15	54,679	2.22	1.53	0.44	0.25	0.27	0.10
NORTH DAKOTA	13,573	4.12	2.48	0.61	1.03	1.84	0.40	3,058	3.30	2.35	0.62	0.33	0.95	0.26
SOUTH DAKOTA	14,164	2.63	1.91	0.32	0.40	0.92	0.25	5,212	2.30	1.57	0.29	0.44	0.25	0.12
W.N. CENTRAL	**811,752**	**3.48**	**2.34**	**0.59**	**0.55**	**0.95**	**0.33**	**368,631**	**2.11**	**1.53**	**0.36**	**0.22**	**0.69**	**0.27**
DELAWARE	51,922	3.31	2.38	0.53	0.40	0.41	0.15	34,934	2.21	1.62	0.34	0.25	0.19	0.10
D.C	37,368	4.97	3.25	0.83	0.89	1.25	0.39	22,145	2.85	2.01	0.42	0.42	0.68	0.29
FLORIDA	1,079,051	4.16	2.91	0.68	0.57	1.20	0.39	610,480	2.64	1.91	0.40	0.33	0.88	0.28
GEORGIA	447,832	5.52	3.63	0.90	0.99	0.92	0.41	201,212	3.32	2.40	0.46	0.46	0.67	0.30
MARYLAND	426,535	3.28	2.30	0.53	0.45	0.56	0.19	219,283	1.87	1.40	0.29	0.18	0.27	0.09
N.C.	318,425	4.75	3.31	0.73	0.71	0.57	0.28	120,270	2.76	2.05	0.35	0.36	0.37	0.17
S.C.	196,133	4.82	3.36	0.76	0.70	0.98	0.33	79,850	2.94	2.19	0.42	0.33	0.65	0.23
VIRGINIA	574,105	3.52	2.51	0.56	0.45	0.49	0.22	247,058	2.07	1.64	0.28	0.15	0.17	0.09
W. VIRGINIA	28,322	4.92	3.29	0.89	0.74	0.93	0.23	16,789	4.41	2.93	0.86	0.62	0.50	0.11
S. ATLANTIC	**3,159,893**	**4.23**	**2.93**	**0.68**	**0.62**	**0.85**	**0.32**	**1,552,021**	**2.57**	**1.89**	**0.38**	**0.30**	**0.58**	**0.21**
ALABAMA	213,232	5.21	3.64	0.82	0.75	0.94	0.48	59,518	3.88	3.23	0.40	0.25	1.30	0.76
KENTUCKY	91,930	4.28	3.03	0.70	0.55	0.84	0.25	31,016	2.12	1.59	0.35	0.18	0.44	0.13
MISSISSIPPI	63,192	6.32	4.42	0.96	0.94	1.41	0.54	17,245	4.99	4.09	0.44	0.46	1.43	0.70
TENNESSEE	238,783	6.26	3.81	0.97	1.48	1.07	0.47	66,111	2.80	2.03	0.40	0.37	0.50	0.26
E.S. CENTRAL	**607,137**	**5.60**	**3.70**	**0.88**	**1.02**	**1.03**	**0.45**	**173,890**	**3.28**	**2.57**	**0.40**	**0.31**	**0.85**	**0.45**
ARKANSAS	50,648	4.89	3.17	0.74	0.98	1.43	0.43	11,247	2.43	1.63	0.38	0.42	0.99	0.28
LOUISIANA	166,887	5.56	3.66	0.94	0.98	1.86	0.60	63,321	3.69	2.40	0.63	0.66	1.90	0.77
OKLAHOMA	123,953	5.86	3.47	0.91	1.50	3.34	0.86	31,855	4.11	2.22	0.63	1.26	3.09	0.83
TEXAS	949,652	6.12	3.75	1.01	1.36	1.62	0.60	364,815	4.33	2.59	0.70	1.04	1.34	0.51
W.S. CENTRAL	**1,291,140**	**5.98**	**3.69**	**0.98**	**1.31**	**1.81**	**0.62**	**471,238**	**4.19**	**2.52**	**0.68**	**0.99**	**1.53**	**0.56**
ARIZONA	335,394	5.50	3.51	0.93	1.06	1.75	0.64	78,985	3.05	2.01	0.49	0.55	1.28	0.47
COLORADO	337,107	4.55	2.75	0.77	1.03	2.45	0.64	102,178	2.53	1.59	0.43	0.51	1.39	0.31
IDAHO	71,337	3.79	2.63	0.55	0.61	0.90	0.35	19,866	2.25	1.70	0.21	0.34	0.41	0.21
MONTANA	32,824	4.18	2.82	0.61	0.75	1.85	0.40	5,026	1.67	1.31	0.10	0.26	0.82	0.26
NEVADA	115,061	4.65	3.13	0.76	0.76	0.96	0.32	22,469	2.72	2.03	0.41	0.28	0.52	0.16
NEW MEXICO	56,189	4.12	2.66	0.75	0.71	1.07	0.36	21,486	3.37	2.13	0.51	0.73	1.21	0.41
UTAH	117,207	5.25	3.46	0.80	0.99	1.53	0.59	34,177	3.09	2.03	0.41	0.65	1.03	0.36
WYOMING	16,633	4.23	2.72	0.60	0.91	2.51	0.55	3,602	2.61	2.03	0.19	0.39	1.80	0.31
MOUNTAIN	**1,081,752**	**4.84**	**3.09**	**0.80**	**0.95**	**1.78**	**0.56**	**287,791**	**2.79**	**1.84**	**0.43**	**0.52**	**1.16**	**0.35**
ALASKA	51,181	5.91	2.88	0.55	2.48	9.02	1.18	30,523	5.72	2.64	0.41	2.67	10.53	1.24
CALIFORNIA	1,864,424	3.01	2.16	0.47	0.38	0.40	0.16	1,073,015	1.58	1.20	0.24	0.14	0.23	0.11
HAWAII	92,468	2.33	1.65	0.35	0.33	0.15	0.05	54,860	2.11	1.47	0.32	0.32	0.11	0.03
OREGON	123,653	2.65	1.87	0.38	0.40	0.61	0.15	70,586	2.05	1.46	0.28	0.31	0.56	0.12
WASHINGTON	440,882	2.80	1.99	0.42	0.39	0.52	0.15	221,628	1.64	1.23	0.24	0.17	0.20	0.07
PACIFIC	**2,572,608**	**2.99**	**2.11**	**0.46**	**0.42**	**0.60**	**0.19**	**1,450,412**	**1.72**	**1.26**	**0.25**	**0.21**	**0.45**	**0.13**
PUERTO RICO	169,642	9.20	5.90	1.81	1.49	0.93	0.49	45,713	9.23	5.99	1.70	1.54	1.34	0.83
NORTHEAST	**2,525,571**	**3.88**	**2.64**	**0.63**	**0.61**	**0.78**	**0.24**	**2,007,382**	**3.07**	**2.14**	**0.49**	**0.44**	**0.49**	**0.19**
NORTH CENTRAL	**2,693,882**	**4.20**	**2.88**	**0.68**	**0.64**	**0.96**	**0.32**	**1,409,575**	**2.32**	**1.70**	**0.38**	**0.26**	**0.44**	**0.18**
SOUTH	**5,057,970**	**4.83**	**3.21**	**0.78**	**0.84**	**1.12**	**0.41**	**2,197,149**	**2.97**	**2.08**	**0.44**	**0.45**	**0.80**	**0.30**
WEST	**3,654,360**	**3.54**	**2.40**	**0.56**	**0.58**	**0.95**	**0.30**	**1,738,203**	**1.90**	**1.36**	**0.28**	**0.26**	**0.57**	**0.16**
U.S. TOTAL	**14,802,274**	**4.26**	**2.87**	**0.69**	**0.70**	**0.97**	**0.33**	**7,700,259**	**2.68**	**1.89**	**0.41**	**0.38**	**0.59**	**0.22**
U.S. TOTAL (S.A.)	*NC*	*4.41*	*3.03*	*0.70*	*0.68*	*NC*	*0.31*	*NC*	*2.76*	*1.98*	*0.41*	*0.37*	*NC*	*0.21*

Expanded

National Delinquency Survey
of 1- To 4-Unit Residential Mortgage Loans

STATE, AREA, AND CENSUS REGION	VA LOANS							ALL FHA LOANS						
	NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE		NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE	
		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER
CONNECTICUT	7,455	4.72	3.18	0.72	0.82	0.44	0.21	11,741	5.34	3.50	0.95	0.89	0.75	0.25
MAINE	6,562	4.99	3.35	0.91	0.73	0.43	0.15	5,168	5.81	4.28	0.99	0.54	0.77	0.21
MASSACHUSETTS	8,169	4.76	3.46	0.65	0.65	0.67	0.26	8,127	5.55	4.06	0.94	0.55	0.66	0.17
NEW HAMPSHIRE	2,656	7.07	4.25	1.54	1.28	1.43	0.87	2,337	5.91	3.94	0.94	1.03	0.90	0.43
RHODE ISLAND	1,070	5.05	3.18	1.12	0.75	0.28	0.28	4,040	4.50	3.44	0.52	0.54	0.30	0.17
VERMONT	775	5.71	3.74	1.42	1.55	0.52	0.00	557	5.75	3.41	1.80	0.54	0.90	0.54
NEW ENGLAND	**26,687**	**5.11**	**3.43**	**0.87**	**0.81**	**0.60**	**0.27**	**31,970**	**5.41**	**3.79**	**0.91**	**0.71**	**0.69**	**0.23**
NEW JERSEY	37,444	7.37	4.70	1.26	1.41	1.58	0.39	61,929	7.89	5.18	1.32	1.39	2.25	0.56
NEW YORK	44,860	6.07	4.23	0.94	0.90	0.73	0.19	143,006	6.65	4.36	1.07	1.22	1.47	0.39
PENNSYLVANIA	52,532	7.54	4.65	1.24	1.65	2.14	0.44	119,761	7.76	4.97	1.35	1.44	2.96	0.59
MID-ATLANTIC	**134,836**	**7.01**	**4.53**	**1.15**	**1.33**	**1.51**	**0.34**	**324,696**	**7.29**	**4.74**	**1.22**	**1.33**	**2.17**	**0.50**
ILLINOIS	61,442	8.47	5.24	1.48	1.75	2.28	0.64	150,231	8.16	5.29	1.30	1.57	2.27	0.55
INDIANA	48,962	6.48	4.59	1.04	0.85	1.33	0.45	101,450	6.01	4.33	0.94	0.74	1.31	0.49
MICHIGAN	47,679	7.44	4.96	1.20	1.28	0.78	0.37	120,546	7.99	5.51	1.35	1.13	1.39	0.53
OHIO	100,478	6.54	4.45	1.05	1.04	1.90	0.43	151,967	6.59	4.43	1.05	1.11	1.93	0.51
WISCONSIN	24,536	6.27	4.06	1.04	1.17	1.47	0.45	33,895	5.41	3.57	0.97	0.87	1.31	0.42
E.N. CENTRAL	**283,097**	**7.08**	**4.70**	**1.17**	**1.21**	**1.66**	**0.47**	**558,089**	**7.15**	**4.83**	**1.16**	**1.16**	**1.75**	**0.52**
IOWA	11,347	4.85	3.23	0.90	0.72	1.08	0.24	17,300	4.28	3.02	0.64	0.62	1.10	0.34
KANSAS	20,018	5.09	3.11	1.00	0.98	2.03	0.77	26,825	4.24	2.84	0.74	0.66	1.52	0.49
MINNESOTA	60,936	4.70	3.10	0.81	0.79	0.97	0.39	135,187	4.22	2.79	0.69	0.74	1.34	0.39
MISSOURI	27,712	5.30	3.48	0.90	0.92	0.78	0.40	71,941	5.77	3.61	1.01	1.15	0.78	0.37
NEBRASKA	20,103	4.10	2.54	0.76	0.80	1.03	0.25	30,283	4.12	2.79	0.69	0.64	1.00	0.20
NORTH DAKOTA	1,592	4.90	2.64	0.63	1.63	1.57	0.25	8,923	4.28	2.50	0.61	1.17	2.20	0.47
SOUTH DAKOTA	2,834	3.60	2.58	0.46	0.56	1.52	0.49	6,118	2.45	1.88	0.28	0.29	1.23	0.26
W.N. CENTRAL	**144,544**	**4.78**	**3.09**	**0.85**	**0.84**	**1.12**	**0.41**	**298,577**	**4.56**	**2.98**	**0.76**	**0.82**	**1.20**	**0.37**
DELAWARE	6,151	5.34	3.63	0.99	0.72	0.96	0.21	10,837	5.71	4.11	0.89	0.71	0.80	0.27
D.C	5,245	7.44	4.71	1.43	1.30	1.51	0.38	9,978	8.30	5.16	1.41	1.73	2.36	0.58
FLORIDA	175,699	5.68	3.85	1.00	0.83	1.67	0.50	292,872	6.22	4.29	1.05	0.88	1.59	0.53
GEORGIA	107,194	7.12	4.43	1.24	1.45	1.07	0.48	139,426	7.30	4.68	1.25	1.37	1.15	0.52
MARYLAND	71,905	4.79	3.27	0.79	0.73	0.84	0.30	135,347	4.77	3.24	0.78	0.75	0.88	0.30
N.C.	90,233	6.00	4.08	0.99	0.93	0.70	0.37	107,922	5.83	4.01	0.91	0.91	0.68	0.34
S.C.	50,465	5.43	3.65	0.87	0.91	1.02	0.32	65,818	6.45	4.43	1.06	0.96	1.33	0.45
VIRGINIA	163,684	4.46	3.01	0.77	0.68	0.73	0.30	163,363	4.78	3.33	0.78	0.67	0.72	0.33
W. VIRGINIA	5,989	7.02	4.49	1.34	1.19	1.90	0.55	5,544	4.15	3.03	0.51	0.61	1.10	0.25
S. ATLANTIC	**676,565**	**5.57**	**3.70**	**0.96**	**0.91**	**1.08**	**0.39**	**931,107**	**5.88**	**4.00**	**0.97**	**0.91**	**1.14**	**0.43**
ALABAMA	63,341	5.35	3.57	0.93	0.85	0.73	0.35	90,373	5.84	3.86	0.99	0.99	0.84	0.39
KENTUCKY	20,511	5.24	3.61	0.83	0.80	1.32	0.35	40,403	5.32	3.75	0.88	0.69	0.89	0.28
MISSISSIPPI	15,698	5.78	3.99	0.90	0.89	1.11	0.36	30,249	7.28	4.77	1.27	1.24	1.56	0.54
TENNESSEE	50,885	7.16	4.28	1.20	1.68	0.98	0.40	121,787	7.71	4.55	1.18	1.98	1.42	0.62
E.S. CENTRAL	**150,435**	**6.00**	**3.86**	**1.01**	**1.13**	**0.93**	**0.37**	**282,812**	**6.73**	**4.24**	**1.09**	**1.40**	**1.17**	**0.49**
ARKANSAS	13,209	5.53	3.34	0.84	1.35	1.48	0.46	26,192	5.61	3.74	0.84	1.03	1.59	0.48
LOUISIANA	37,285	5.98	4.08	0.97	0.93	1.54	0.36	66,281	7.13	4.60	1.21	1.32	1.98	0.56
OKLAHOMA	30,585	6.22	3.73	0.95	1.54	3.50	1.01	61,513	6.62	3.98	1.04	1.60	3.38	0.80
TEXAS	220,365	7.23	4.51	1.24	1.48	1.86	0.61	364,472	7.22	4.42	1.18	1.62	1.74	0.68
W.S. CENTRAL	**301,444**	**6.90**	**4.33**	**1.16**	**1.41**	**1.97**	**0.61**	**518,458**	**7.05**	**4.35**	**1.15**	**1.55**	**1.96**	**0.67**
ARIZONA	76,247	5.94	3.71	1.03	1.20	1.72	0.64	180,162	6.37	4.08	1.07	1.22	1.97	0.71
COLORADO	84,450	5.11	3.11	0.90	1.10	2.32	0.64	150,479	5.58	3.33	0.91	1.34	3.25	0.86
IDAHO	16,411	4.70	3.30	0.72	0.68	0.79	0.34	35,058	4.23	2.84	0.67	0.72	1.24	0.44
MONTANA	7,136	4.47	3.07	0.73	0.67	1.01	0.46	20,662	4.69	3.10	0.69	0.90	2.40	0.42
NEVADA	26,663	5.16	3.33	0.90	0.93	1.08	0.39	65,929	5.08	3.42	0.81	0.85	1.06	0.35
NEW MEXICO	10,731	4.52	2.84	0.88	0.80	1.13	0.34	23,972	4.60	3.04	0.90	0.66	0.91	0.33
UTAH	21,593	5.62	3.78	0.86	0.98	1.59	0.65	61,437	6.30	4.12	1.00	1.18	1.80	0.68
WYOMING	4,830	5.27	3.27	0.72	1.28	3.27	0.85	8,201	4.35	2.71	0.71	0.93	2.37	0.48
MOUNTAIN	**248,061**	**5.35**	**3.38**	**0.92**	**1.05**	**1.77**	**0.58**	**545,900**	**5.68**	**3.61**	**0.94**	**1.13**	**2.12**	**0.66**
ALASKA	7,871	7.34	3.82	0.70	2.82	10.91	1.55	12,787	5.46	2.85	0.79	1.82	4.24	0.80
CALIFORNIA	275,174	4.69	3.23	0.78	0.68	0.57	0.25	516,235	5.06	3.55	0.80	0.71	0.68	0.28
HAWAII	12,028	2.94	2.11	0.46	0.37	0.23	0.09	25,780	2.53	1.82	0.37	0.34	0.19	0.09
OREGON	9,381	4.06	2.88	0.56	0.62	0.82	0.29	43,686	3.31	2.32	0.49	0.50	0.65	0.17
WASHINGTON	66,190	4.19	2.80	0.67	0.72	1.14	0.27	153,064	3.86	2.72	0.58	0.56	0.72	0.21
PACIFIC	**370,644**	**4.56**	**3.12**	**0.74**	**0.72**	**0.89**	**0.27**	**751,552**	**4.63**	**3.24**	**0.72**	**0.67**	**0.73**	**0.27**
PUERTO RICO	20,698	9.49	5.76	1.90	1.83	0.74	0.32	103,231	8.96	5.77	1.81	1.38	0.76	0.36
NORTHEAST	**161,523**	**6.69**	**4.34**	**1.10**	**1.25**	**1.36**	**0.33**	**356,666**	**7.12**	**4.65**	**1.19**	**1.28**	**2.04**	**0.47**
NORTH CENTRAL	**427,641**	**6.30**	**4.15**	**1.06**	**1.09**	**1.48**	**0.45**	**856,666**	**6.24**	**4.18**	**1.02**	**1.04**	**1.56**	**0.47**
SOUTH	**1,128,444**	**5.96**	**3.89**	**1.02**	**1.07**	**1.30**	**0.45**	**1,732,377**	**6.37**	**4.15**	**1.04**	**1.18**	**1.39**	**0.51**
WEST	**618,705**	**4.88**	**3.22**	**0.81**	**0.85**	**1.24**	**0.40**	**1,297,452**	**5.08**	**3.40**	**0.81**	**0.87**	**1.31**	**0.43**
U.S. TOTAL	**2,420,238**	**5.81**	**3.80**	**0.96**	**1.03**	**1.31**	**0.42**	**4,481,779**	**6.07**	**4.01**	**1.00**	**1.03**	**1.42**	**0.46**
U.S. TOTAL (S.A.)	*NC*	*5.98*	*4.00*	*0.99*	*0.99*	*NC*	*0.38*	*NC*	*6.26*	*4.24*	*1.01*	*1.01*	*NC*	*0.44*

Traditional

National Delinquency Survey
of 1- to 4-Unit Residential Mortgage Loans

STATE, AREA, AND CENSUS REGION	VA LOANS							ALL FHA LOANS						
	NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE		NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE	
		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER
CONNECTICUT	6,003	4.73	3.08	0.83	0.82	0.45	0.22	9,143	5.47	3.58	0.92	0.97	0.65	0.21
MAINE	5,741	4.89	3.34	0.85	0.70	0.28	0.10	4,039	5.30	3.79	0.92	0.59	0.45	0.22
MASSACHUSETTS	5,135	5.43	3.95	0.78	0.70	0.84	0.35	5,583	5.80	4.30	0.93	0.57	0.47	0.16
NEW HAMPSHIRE	1,856	7.06	4.26	1.35	1.45	0.92	0.70	1,791	5.70	3.69	0.78	1.23	0.67	0.28
RHODE ISLAND	659	6.68	4.10	1.67	0.91	0.30	0.30	2,915	4.05	2.88	0.62	0.55	0.21	0.14
VERMONT	257	2.34	1.56	0.00	0.78	1.17	0.00	105	7.91	5.71	1.90	0.00	0.95	0.95
NEW ENGLAND	**19,651**	**5.21**	**3.51**	**0.89**	**0.81**	**0.55**	**0.26**	**23,576**	**5.38**	**3.72**	**0.86**	**0.78**	**0.52**	**0.20**
NEW JERSEY	21,199	7.81	5.18	1.25	1.38	1.57	0.45	38,097	7.91	5.39	1.34	1.18	2.09	0.56
NEW YORK	25,889	6.00	4.14	0.90	0.96	0.61	0.14	75,979	6.45	4.12	1.02	1.31	1.34	0.26
PENNSYLVANIA	32,818	8.17	4.99	1.30	1.88	1.72	0.44	76,397	8.40	5.40	1.48	1.52	2.52	0.58
MID-ATLANTIC	**79,906**	**7.38**	**4.77**	**1.16**	**1.45**	**1.32**	**0.34**	**190,473**	**7.53**	**4.89**	**1.27**	**1.37**	**1.97**	**0.45**
ILLINOIS	43,586	8.60	5.26	1.50	1.84	1.92	0.59	107,267	8.29	5.33	1.33	1.63	1.87	0.49
INDIANA	40,091	6.58	4.60	1.09	0.89	1.13	0.39	80,194	6.03	4.35	0.92	0.76	1.13	0.45
MICHIGAN	40,329	7.19	4.76	1.19	1.24	0.49	0.29	99,478	7.95	5.49	1.33	1.13	0.87	0.40
OHIO	63,097	6.98	4.66	1.12	1.18	1.46	0.41	102,355	6.91	4.59	1.07	1.25	1.66	0.50
WISCONSIN	18,671	6.36	4.09	1.10	1.17	1.30	0.43	26,679	5.81	3.77	1.03	1.01	1.25	0.43
E.N. CENTRAL	**205,774**	**7.22**	**4.74**	**1.21**	**1.27**	**1.29**	**0.42**	**415,973**	**7.28**	**4.90**	**1.17**	**1.21**	**1.40**	**0.46**
IOWA	7,893	5.27	3.45	0.96	0.86	1.04	0.23	10,419	4.48	3.15	0.70	0.63	0.98	0.28
KANSAS	15,726	4.97	3.00	1.01	0.96	1.58	0.72	21,535	4.15	2.75	0.75	0.65	1.38	0.50
MINNESOTA	44,009	4.68	3.05	0.85	0.78	0.72	0.34	97,438	4.20	2.77	0.71	0.72	1.10	0.35
MISSOURI	22,125	5.37	3.4[illegible]	0.93	0.97	0.61	0.34	59,563	5.91	3.61	1.06	1.24	0.67	0.36
NEBRASKA	13,117	3.74	2.31	0.72	0.71	0.79	0.17	19,961	4.05	2.74	0.70	0.61	0.65	0.13
NORTH DAKOTA	1,181	5.00	2.71	0.68	1.61	1.44	0.17	6,649	4.16	2.39	0.48	1.29	1.73	0.48
SOUTH DAKOTA	1,551	3.48	2.51	0.39	0.58	1.35	0.45	3,418	2.84	2.05	0.41	0.38	0.79	0.23
W.N. CENTRAL	**105,602**	**4.78**	**3.06**	**0.87**	**0.85**	**0.88**	**0.37**	**218,983**	**4.63**	**2.99**	**0.79**	**0.85**	**0.98**	**0.34**
DELAWARE	3,446	6.21	4.41	1.02	0.78	0.99	0.35	5,658	6.13	4.49	0.99	0.65	0.53	0.27
D.C	3,288	7.17	4.65	1.43	1.09	1.09	0.30	6,065	8.65	5.29	1.55	1.81	1.96	0.58
FLORIDA	87,624	5.97	4.10	1.05	0.82	1.43	0.43	154,901	6.36	4.45	1.06	0.85	1.33	0.45
GEORGIA	62,844	7.45	4.65	1.37	1.43	0.78	0.48	73,900	7.66	4.90	1.37	1.39	0.76	0.48
MARYLAND	44,905	4.99	3.38	0.84	0.77	0.74	0.32	79,426	5.04	3.40	0.83	0.81	0.76	0.29
N.C.	50,626	5.47	3.77	0.89	0.81	0.52	0.35	60,314	5.63	4.00	0.84	0.79	0.51	0.31
S.C.	26,794	5.79	3.90	0.92	0.97	0.82	0.34	37,925	7.09	4.86	1.18	1.05	1.08	0.47
VIRGINIA	96,984	4.55	3.10	0.81	0.64	0.46	0.24	96,397	4.92	3.48	0.81	0.63	0.51	0.31
W. VIRGINIA	4,464	7.48	4.59	1.48	1.41	1.28	0.47	3,921	4.52	3.19	0.59	0.74	0.79	0.13
S. ATLANTIC	**380,975**	**5.89**	**3.81**	**0.99**	**0.89**	**0.82**	**0.36**	**519,507**	**6.05**	**4.15**	**1.00**	**0.90**	**0.89**	**0.39**
ALABAMA	41,593	5.09	3.32	0.98	0.79	0.46	0.31	59,710	5.57	3.65	1.00	0.92	0.55	0.32
KENTUCKY	8,404	5.41	3.64	0.79	0.98	0.75	0.24	18,039	5.43	3.74	0.90	0.79	0.52	0.20
MISSISSIPPI	12,183	5.98	4.14	0.99	0.85	0.95	0.34	24,186	7.49	4.96	1.35	1.18	1.34	0.53
TENNESSEE	32,433	7.21	4.29	1.24	1.68	0.60	0.35	74,974	7.90	4.67	1.25	1.98	0.87	0.51
E.S. CENTRAL	**94,613**	**5.95**	**3.78**	**1.05**	**1.12**	**0.80**	**0.32**	**176,909**	**6.80**	**4.27**	**1.14**	**1.39**	**0.79**	**0.42**
ARKANSAS	10,538	5.50	3.27	0.85	1.38	1.22	0.46	21,516	5.50	3.67	0.83	1.00	1.27	0.38
LOUISIANA	29,843	5.99	4.17	0.97	0.85	1.00	0.28	52,065	7.11	4.70	1.21	1.20	1.24	0.48
OKLAHOMA	23,165	6.13	3.64	0.93	1.56	2.76	0.86	44,566	6.58	3.91	1.04	1.63	2.58	0.71
TEXAS	166,668	7.04	4.36	1.21	1.47	1.30	0.55	273,044	7.29	4.41	1.19	1.69	1.22	0.66
W.S. CENTRAL	**230,214**	**6.74**	**4.21**	**1.14**	**1.39**	**1.40**	**0.54**	**391,191**	**7.09**	**4.35**	**1.16**	**1.58**	**1.39**	**0.63**
ARIZONA	55,607	5.89	3.74	1.02	1.13	1.35	0.61	129,646	6.51	4.17	1.10	1.24	1.62	0.65
COLORADO	55,711	5.23	3.16	0.90	1.17	1.62	0.61	97,863	5.63	3.35	0.92	1.36	1.95	0.78
IDAHO	14,844	4.71	3.34	0.71	0.66	0.63	0.33	30,783	4.12	2.75	0.65	0.72	1.03	0.44
MONTANA	4,820	4.86	3.36	0.77	0.73	0.71	0.50	13,528	5.06	3.27	0.76	1.03	1.86	0.39
NEVADA	19,437	5.34	3.42	0.96	0.96	0.79	0.35	48,309	5.22	3.54	0.82	0.86	0.81	0.35
NEW MEXICO	8,515	4.44	2.69	0.92	0.83	0.83	0.23	19,386	4.50	2.94	0.87	0.69	0.63	0.24
UTAH	16,029	5.57	3.76	0.84	0.97	1.24	0.66	42,845	6.51	4.16	1.05	1.30	1.39	0.67
WYOMING	3,334	5.43	3.39	0.84	1.20	2.28	0.75	5,292	4.31	2.70	0.59	1.02	1.47	0.32
MOUNTAIN	**178,297**	**5.40**	**3.43**	**0.92**	**1.05**	**1.28**	**0.54**	**387,652**	**5.76**	**3.66**	**0.95**	**1.15**	**1.49**	**0.60**
ALASKA	3,415	10.40	4.28	0.91	5.21	7.06	1.43	7,397	6.85	3.16	0.99	2.70	4.11	0.95
CALIFORNIA	195,286	4.79	3.29	0.80	0.70	0.46	0.23	366,432	5.06	3.55	0.79	0.72	0.57	0.29
HAWAII	9,814	3.01	2.13	0.47	0.41	0.16	0.09	19,365	2.46	1.72	0.35	0.39	0.12	0.08
OREGON	7,237	4.14	2.98	0.57	0.59	0.53	0.15	32,445	3.38	2.40	0.46	0.52	0.53	0.15
WASHINGTON	45,316	4.46	2.93	0.71	0.82	0.86	0.24	108,927	3.93	2.73	0.58	0.62	0.51	0.20
PACIFIC	**261,068**	**4.72**	**3.19**	**0.76**	**0.77**	**0.61**	**0.24**	**534,566**	**4.66**	**3.24**	**0.72**	**0.70**	**0.59**	**0.27**
PUERTO RICO	20,587	9.33	5.62	1.88	1.83	0.74	0.33	102,973	8.89	5.72	1.80	1.37	0.76	0.36
NORTHEAST	**99,557**	**6.96**	**4.52**	**1.11**	**1.33**	**1.17**	**0.33**	**214,049**	**7.28**	**4.76**	**1.22**	**1.30**	**1.81**	**0.42**
NORTH CENTRAL	**311,376**	**6.39**	**4.17**	**1.09**	**1.13**	**1.15**	**0.40**	**634,9[illegible]**	**6.37**	**4.24**	**1.04**	**1.09**	**1.25**	**0.42**
SOUTH	**705,802**	**6.07**	**3.94**	**1.05**	**1.08**	**0.98**	**0.42**	**1,087,8[illegible]**	**6.54**	**4.24**	**1.09**	**1.22**	**1.05**	**0.48**
WEST	**439,365**	**5.00**	**3.29**	**0.83**	**0.88**	**0.88**	**0.37**	**922,218**	**5.12**	**3.42**	**0.81**	**0.89**	**0.97**	**0.41**
U.S. TOTAL	**1,839,076**	**5.91**	**3.85**	**1.01**	**1.05**	**1.00**	**0.39**	**3,094,461**	**6.18**	**4.07**	**1.02**	**1.09**	**1.11**	**0.42**
U.S. TOTAL (S.A.)	*NC*	*6.08*	*4.05*	*1.02*	*1.01*	*NC*	*0.35*	*NC*	*6.38*	*4.31*	*1.03*	*1.04*	*NC*	*0.41*

Traditional

DATA ON 1- TO 4-UNIT RESIDENTIAL MORTGAGE LOANS AS OF MARCH 31, 1990 AND FOR 1ST QUARTER 1990

STATE, AREA, AND CENSUS REGION	ALL LOANS							CONVENTIONAL LOANS						
	NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE		NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE	
		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER
CONNECTICUT	189,570	3.52	2.26	0.63	0.63	0.38	0.21	174,424	3.38	2.16	0.61	0.61	0.36	0.21
MAINE	58,870	3.32	2.35	0.53	0.44	0.21	0.08	49,090	2.98	2.12	0.46	0.40	0.18	0.07
MASSACHUSETTS	159,850	2.83	1.98	0.45	0.40	0.38	0.23	149,132	2.62	1.82	0.42	0.38	0.36	0.23
NEW HAMPSHIRE	25,920	3.18	2.18	0.51	0.49	0.41	0.24	22,273	2.64	1.88	0.41	0.35	0.35	0.20
RHODE ISLAND	44,002	2.47	1.57	0.61	0.29	0.16	0.13	40,428	2.29	1.44	0.59	0.26	0.16	0.13
VERMONT	2,981	2.69	1.68	0.57	0.44	0.27	0.13	2,619	2.52	1.53	0.57	0.42	0.15	0.11
NEW ENGLAND	**481,193**	**3.15**	**2.11**	**0.55**	**0.49**	**0.34**	**0.20**	**437,966**	**2.93**	**1.95**	**0.52**	**0.46**	**0.32**	**0.19**
NEW JERSEY	260,241	4.41	3.03	0.74	0.64	0.95	0.37	200,945	3.39	2.36	0.57	0.46	0.67	0.33
NEW YORK	587,895	3.84	2.68	0.57	0.59	0.56	0.17	486,027	3.33	2.38	0.49	0.48	0.44	0.16
PENNSYLVANIA	287,480	4.85	3.14	0.79	0.92	1.20	0.28	178,265	2.73	1.84	0.40	0.49	0.54	0.13
MID-ATLANTIC	**1,135,616**	**4.23**	**2.88**	**0.67**	**0.68**	**0.81**	**0.25**	**865,237**	**3.21**	**2.26**	**0.49**	**0.46**	**0.51**	**0.19**
ILLINOIS	375,331	4.86	3.20	0.80	0.86	0.98	0.29	224,478	2.49	1.78	0.41	0.30	0.36	0.14
INDIANA	183,159	4.91	3.58	0.75	0.58	0.86	0.32	62,874	2.45	1.96	0.32	0.17	0.34	0.12
MICHIGAN	337,637	4.37	3.02	0.71	0.64	0.39	0.24	197,830	2.01	1.43	0.31	0.27	0.13	0.15
OHIO	264,674	5.18	3.50	0.80	0.88	1.16	0.35	99,242	2.27	1.64	0.33	0.30	0.45	0.15
WISCONSIN	94,702	3.95	2.59	0.69	0.67	0.75	0.26	49,352	2.04	1.39	0.35	0.30	0.28	0.10
E.N. CENTRAL	**1,255,503**	**4.74**	**3.23**	**0.76**	**0.75**	**0.82**	**0.29**	**633,756**	**2.27**	**1.64**	**0.35**	**0.28**	**0.29**	**0.14**
IOWA	25,528	4.27	2.96	0.70	0.61	0.85	0.24	7,216	2.84	2.15	0.40	0.29	0.46	0.19
KANSAS	71,870	3.31	2.12	0.66	0.53	1.22	0.48	34,409	2.02	1.32	0.44	0.26	0.96	0.35
MINNESOTA	252,570	3.25	2.21	0.55	0.49	0.92	0.31	111,123	1.84	1.38	0.29	0.17	0.84	0.27
MISSOURI	130,896	4.36	2.78	0.76	0.82	0.50	0.27	49,008	1.98	1.44	0.31	0.23	0.24	0.14
NEBRASKA	65,927	3.21	2.14	0.61	0.46	0.51	0.12	32,849	2.49	1.70	0.51	0.28	0.31	0.09
NORTH DAKOTA	9,209	3.84	2.20	0.47	1.17	1.69	0.42	1,379	1.31	0.87	0.22	0.22	1.74	0.36
SOUTH DAKOTA	7,855	2.87	2.10	0.39	0.38	0.70	0.24	2,886	2.60	1.94	0.38	0.28	0.24	0.14
W.N. CENTRAL	**563,455**	**3.55**	**2.35**	**0.62**	**0.58**	**0.82**	**0.30**	**238,870**	**2.02**	**1.45**	**0.35**	**0.22**	**0.65**	**0.23**
DELAWARE	31,357	3.56	2.60	0.54	0.42	0.33	0.18	21,253	2.33	1.72	0.32	0.29	0.17	0.12
D.C	19,524	5.44	3.55	0.93	0.96	1.09	0.41	10,171	2.97	2.16	0.40	0.41	0.56	0.34
FLORIDA	596,490	4.02	2.86	0.64	0.52	0.92	0.30	353,965	2.50	1.83	0.36	0.31	0.62	0.21
GEORGIA	223,885	5.71	3.64	1.02	1.05	0.66	0.39	87,141	2.74	1.81	0.46	0.47	0.49	0.23
MARYLAND	231,795	3.53	2.46	0.55	0.52	0.50	0.20	107,464	1.79	1.38	0.22	0.19	0.21	0.09
N.C.	163,492	4.52	3.16	0.69	0.67	0.44	0.25	52,552	2.32	1.61	0.32	0.39	0.29	0.10
S.C.	85,779	5.65	3.86	0.92	0.87	0.90	0.37	21,060	2.73	1.92	0.42	0.39	0.66	0.21
VIRGINIA	301,943	3.97	2.87	0.64	0.48	0.35	0.20	108,562	2.61	2.14	0.34	0.13	0.12	0.07
W. VIRGINIA	19,408	5.47	3.53	1.09	0.85	0.50	0.15	11,023	4.99	3.22	1.12	0.65	0.08	0.04
S. ATLANTIC	**1,673,873**	**4.33**	**3.00**	**0.71**	**0.62**	**0.66**	**0.28**	**773,191**	**2.48**	**1.82**	**0.36**	**0.30**	**0.44**	**0.18**
ALABAMA	135,680	4.65	3.10	0.84	0.71	0.51	0.29	34,377	2.29	1.70	0.36	0.23	0.48	0.20
KENTUCKY	38,134	4.43	3.05	0.72	0.66	0.53	0.17	11,691	2.18	1.56	0.38	0.24	0.38	0.07
MISSISSIPPI	48,700	5.93	3.98	1.03	0.92	1.09	0.41	12,331	2.78	1.87	0.42	0.49	0.75	0.24
TENNESSEE	138,841	6.53	3.91	1.07	1.55	0.66	0.40	31,434	2.48	1.69	0.44	0.35	0.24	0.18
E.S. CENTRAL	**361,355**	**5.52**	**3.52**	**0.94**	**1.06**	**0.65**	**0.34**	**89,833**	**2.41**	**1.70**	**0.40**	**0.31**	**0.42**	**0.18**
ARKANSAS	40,450	4.89	3.15	0.76	0.98	1.09	0.37	8,396	2.56	1.67	0.46	0.43	0.46	0.25
LOUISIANA	129,431	5.53	3.67	0.93	0.93	1.17	0.43	47,523	3.46	2.20	0.60	0.66	1.18	0.47
OKLAHOMA	89,193	5.90	3.41	0.91	1.58	2.64	0.77	21,462	4.19	2.12	0.59	1.48	2.61	0.80
TEXAS	665,536	6.06	3.66	1.01	1.39	1.18	0.54	225,824	3.85	2.24	0.63	0.98	1.04	0.39
W.S. CENTRAL	**924,610**	**5.93**	**3.62**	**0.98**	**1.33**	**1.31**	**0.54**	**303,205**	**3.78**	**2.21**	**0.62**	**0.95**	**1.16**	**0.43**
ARIZONA	235,410	5.66	3.61	0.96	1.09	1.48	0.61	50,157	3.17	2.01	0.52	0.64	1.27	0.51
COLORADO	225,571	4.51	2.72	0.75	1.04	1.64	0.56	71,997	2.45	1.53	0.41	0.51	1.25	0.23
IDAHO	64,260	3.70	2.57	0.53	0.60	0.76	0.35	18,633	2.18	1.66	0.18	0.34	0.40	0.22
MONTANA	20,478	4.69	3.10	0.69	0.90	1.51	0.41	2,130	1.93	1.46	0.05	0.42	1.08	0.33
NEVADA	81,859	4.81	3.24	0.78	0.79	0.78	0.32	14,113	2.67	1.97	0.40	0.30	0.67	0.21
NEW MEXICO	43,355	4.21	2.69	0.74	0.78	0.78	0.29	15,454	3.73	2.38	0.49	0.86	0.94	0.39
UTAH	80,069	5.54	3.58	0.84	1.12	1.21	0.59	21,195	3.55	2.27	0.41	0.87	0.81	0.38
WYOMING	10,188	4.46	2.78	0.63	1.05	1.67	0.48	1,562	2.88	1.73	0.32	0.83	1.02	0.45
MOUNTAIN	**761,190**	**4.93**	**3.14**	**0.81**	**0.98**	**1.33**	**0.52**	**195,241**	**2.85**	**1.85**	**0.42**	**0.58**	**1.05**	**0.33**
ALASKA	18,493	9.66	3.28	0.94	5.44	6.20	1.24	7,681	12.02	2.94	0.90	8.18	7.84	1.45
CALIFORNIA	1,378,364	2.93	2.10	0.46	0.37	0.34	0.18	816,646	1.53	1.16	0.23	0.14	0.21	0.11
HAWAII	79,424	2.37	1.65	0.36	0.36	0.12	0.05	50,245	2.20	1.52	0.34	0.34	0.11	0.03
OREGON	85,410	2.85	1.91	0.35	0.39	0.40	0.11	45,728	1.91	1.40	0.23	0.28	0.30	0.06
WASHINGTON	326,153	2.67	1.86	0.40	0.41	0.37	0.14	171,910	1.40	1.03	0.21	0.16	0.17	0.07
PACIFIC	**1,887,844**	**2.92**	**2.04**	**0.45**	**0.43**	**0.40**	**0.17**	**1,092,210**	**1.63**	**1.18**	**0.24**	**0.21**	**0.28**	**0.11**
PUERTO RICO	169,246	9.14	5.85	1.80	1.49	0.93	0.49	45,686	9.22	5.98	1.70	1.54	1.34	0.83
NORTHEAST	**1,816,809**	**3.91**	**2.65**	**0.63**	**0.63**	**0.67**	**0.23**	**1,303,203**	**3.12**	**2.16**	**0.50**	**0.46**	**0.45**	**0.19**
NORTH CENTRAL	**1,818,958**	**4.38**	**2.96**	**0.72**	**0.70**	**0.82**	**0.29**	**872,626**	**2.20**	**1.59**	**0.36**	**0.26**	**0.39**	**0.16**
SOUTH	**2,959,838**	**4.97**	**3.26**	**0.82**	**0.89**	**0.87**	**0.37**	**1,166,229**	**2.81**	**1.91**	**0.43**	**0.47**	**0.82**	**0.23**
WEST	**2,649,034**	**3.50**	**2.36**	**0.55**	**0.59**	**0.67**	**0.27**	**1,287,451**	**1.82**	**1.23**	**0.27**	**0.27**	**0.38**	**0.14**
U.S. TOTAL	**9,706,931**	**4.30**	**2.88**	**0.70**	**0.72**	**0.76**	**0.30**	**4,973,394**	**2.61**	**1.82**	**0.40**	**0.39**	**0.48**	**0.19**
U.S. TOTAL (S.A.)	*NC*	*4.46*	*3.05*	*0.71*	*0.70*	*NC*	*0.28*	*NC*	*2.70*	*1.91*	*0.41*	*0.38*	*NC*	*0.18*

Expanded

MORTGAGE BANKERS ASSOCIATION OF AMERICA

NATIONAL DELINQUENCY SURVEY OF 1- TO 4-UNIT RESIDENTIAL MORTGAGE LOANS
MARCH 31, 1990

CENSUS REGION	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE																PERCENT OF LOANS IN FORECLOSURE STARTED DURING QUARTER		
	TOTAL PAST DUE			30 DAYS			60 DAYS			90 DAYS OR MORE			90 DAYS OR MORE (S.A.)						
		CHANGE FROM			CHANGE FROM			CHANGE FROM			CHANGE FROM			CHANGE FROM			CHANGE FROM		
	CURR. QTR.	YR. AGO	QTR. AGO	CURR. QTR.	YR. AGO	QTR. AGO	CURR. QTR.	YR. AGO	QTR. AGO	CURR. QTR.	YR. AGO	QTR. AGO	CURR. QTR.	QTR. AGO	CURR. QTR.	YR. AGO	QTR. AGO
CONVENTIONAL LOANS																			
Northeast	3.07	0.05	(0.45)	2.14	(0.08)	(0.51)	0.49	0.05	(0.01)	0.44	0.08	0.07	0.43	0.10	0.19	0.07	0.07
North Central	2.32	0.13	(0.66)	1.70	0.13	(0.57)	0.36	0.02	(0.09)	0.26	(0.02)	(0.02)	0.25	0.00	0.18	0.00	0.01
South	2.97	(0.51)	(1.09)	2.08	0.01	(0.63)	0.44	(0.02)	(0.11)	0.45	(0.50)	(0.36)	0.43	(0.33)	0.30	0.07	0.02
West	1.90	(0.21)	(0.48)	1.36	(0.03)	(0.44)	0.28	(0.06)	(0.05)	0.26	(0.13)	0.00	0.25	0.01	0.16	(0.03)	(0.04)
U.S. Total	2.68	(0.15)	(0.74)	1.89	0.00	(0.56)	0.41	(0.01)	(0.07)	0.38	(0.14)	(0.11)	—	—	0.22	0.03	0.02
U.S. Total (S.A.)	*2.76*	—	*(0.39)*	*1.98*	—	*(0.26)*	*0.41*	—	*(0.03)*	*0.37*	—	*(0.08)*	*0.37*	*(0.08)*	*0.21*	—	*(0.00)*
VA LOANS																			
Northeast	6.69	(0.39)	(1.82)	4.34	(0.30)	(1.56)	1.10	0.01	(0.19)	1.25	(0.10)	(0.07)	1.17	(0.08)	0.33	0.04	0.05
North Central	6.30	0.01	(2.03)	4.15	0.11	(1.63)	1.06	(0.02)	(0.26)	1.09	(0.09)	(0.14)	1.06	(0.11)	0.45	0.05	0.01
South	5.98	(0.44)	(1.34)	3.89	(0.28)	(1.12)	1.02	(0.03)	(0.13)	1.07	(0.13)	(0.10)	1.02	(0.04)	0.45	0.01	0.02
West	4.88	(0.36)	(1.05)	3.22	(0.12)	(0.89)	0.81	(0.10)	(0.13)	0.85	(0.14)	(0.01)	0.82	(0.01)	0.40	0.00	(0.03)
U.S. Total	5.81	(0.30)	(1.43)	3.80	(0.14)	(1.18)	(0.98)	(0.05)	(0.16)	1.03	(0.11)	(0.09)	—	—	0.42	0.02	0.01
U.S. Total (S.A.)	*5.98*	—	*(0.58)*	*4.00*	—	*(0.49)*	*0.99*	—	*(0.04)*	*0.99*	—	*(0.03)*	*0.99*	*(0.03)*	*0.38*	—	*(0.04)*
ALL FHA LOANS																			
Northeast	7.12	(1.10)	(2.28)	4.65	(0.54)	(1.82)	1.19	(0.16)	(0.30)	1.28	(0.39)	(0.14)	1.16	(0.21)	0.47	0.06	0.02
North Central	6.24	(0.23)	(2.06)	4.18	(0.05)	(1.67)	1.02	(0.09)	(0.27)	1.04	(0.10)	(0.13)	1.00	(0.08)	0.47	0.04	(0.02)
South	6.37	(0.11)	(1.54)	4.15	0.01	(1.25)	1.04	(0.04)	(0.18)	1.18	(0.07)	(0.10)	1.12	(0.08)	0.51	0.04	0.04
West	5.08	(0.22)	(1.15)	3.40	(0.06)	(1.01)	0.81	(0.10)	(0.16)	0.87	(0.06)	0.00	0.81	(0.02)	0.43	(0.01)	(0.07)
U.S. Total	6.07	(0.19)	(1.59)	4.01	(0.03)	(1.30)	1.00	(0.07)	(0.20)	1.06	(0.08)	(0.08)	—	—	0.46	0.03	0.00
U.S. Total (S.A.)	*6.26*	—	*(0.69)*	*4.24*	—	*(0.53)*	*1.01*	—	*(0.09)*	*1.01*	—	*(0.06)*	*1.01*	*(0.06)*	*0.44*	—	*(0.03)*

SURVEY INFORMATION AND NOTES

1. The historical data in this issue have been seasonally adjusted using the X-11Q Variant of the Census Method II Seasonal Adjustment program. Some previously published data have been revised. The table on the first page presents the seasonally adjusted figures for last year.
2. This survey includes about 14.5 million mortgage loans on 1- to 4-unit residential properties totaling an estimated $800 billion of debt. These loans are serviced by more than 400 reporters, including mortgage bankers, commercial banks, savings banks, savings and loan associations, and life insurance companies.
3. A loan is considered 30 days delinquent if the March 1 installment has not been paid as of March 31. A loan is 60 days delinquent if the February 1 installment is unpaid as of March 31, etc.
4. "Foreclosure started during quarter" includes loans placed in the process of foreclosure during the first quarter, deeds in lieu of foreclosure, and loans assigned to FHA, VA, other insurers or investors. "Foreclosure inventory end of quarter" includes all loans in process of foreclosure on March 31. Both foreclosure categories are excluded from "total installments past due."
5. National totals include Puerto Rico loans and loans of firms not providing state-by-state data.
6. S.A.—seasonally adjusted data
7. NC—not calculated
8. Changes from quarter ago and year ago are done using unrounded estimates.

CENSUS REGIONS

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National Delinquency Survey

Prepared by the MBA Economics Department
August 27, 1990

Mortgage Bankers Association of America

1125 FIFTEENTH STREET, N.W. • WASHINGTON, D.C. 20005

DATA FOR JUNE 30, 1990
AND FOR 2nd QUARTER 1990

The delinquency rate for mortgage loans on one- to four-unit residential properties was 4.52 percent in the second quarter, up modestly from the first quarter. The increase was almost entirely due to a rise in 30-day delinquencies; 60-day and 90-day delinquency rates were about unchanged.

The delinquency rate rose for all three loan types. The second quarter delinquency rate was 2.85 percent for conventional loans—up 9 basis points from the first quarter, 6.24 percent for VA loans—up 26 basis points, and 6.58 percent for FHA loans—up 32 basis points.

The rise in the delinquency rate in the second quarter was much smaller than the huge decline in the first quarter. Further, the increase was confined to 30-day delinquencies—the least severe category of problem loans. Consequently, the second quarter increase is no cause for alarm.

The second quarter data also provided further evidence that the large increase in the delinquency rate in the middle of last year was anomalous. The rate had jumped 44 basis points to a bit under 5 percent from the second quarter to the third quarter of 1989. It stayed there in the fourth quarter, before falling sharply in the first of 1990. The second quarter data suggest that problems in the second half of last year were probably temporary.

It would not be surprising, however, to see delinquency rates drift up modestly in the coming quarters. Some of the fundamental factors that influence delinquency rates—unemployment rates, home price appreciation, and income growth—have become a bit less favorable in recent months.

Foreclosure rates improved slightly for most loan types in the second quarter. (Foreclosure data and regional data are not seasonally adjusted.) The percentage of loans in foreclosure stood at 0.60 percent for conventional loans—up 1 basis point from the first quarter, 1.24 percent for VA loans—down 7 basis points, and 1.34 percent for FHA loans—down 8 basis points. For all loan types combined, the percentage of loans in foreclosure declined from 0.97 percent in the first quarter to 0.93 percent in the second.

On a regional basis, delinquency rates remained higher in the South and the North Central regions than in the Northeast or in the West. Compared to year-ago levels, delinquency rates rose in the South, Northeast, and North Central regions, but fell in the West.

NOTE: Beginning with the second quarter 1989 issue of the *National Delinquency Survey* (NDS), results from an expanded group of 380 respondents were reported along with results from the traditional group of 260 respondents. The data for the additional firms are obtained, with the permission of the individual firms, from computer records maintained by Computer Power, Inc. The expanded group broadens the coverage of the survey from about 9¾ million loans serviced by the traditional group alone to about 14½ million loans serviced, or roughly ⅓ of all residential mortgage loans outstanding. Broader coverage should provide better estimates of delinquency and foreclosure rates. Generally, the proportion of loans in the foreclosure process is higher for the expanded group than for the smaller sample, but delinquency rates are neither consistently higher nor lower.

TEXT NUMBERS ARE SEASONALLY ADJUSTED, UNLESS OTHERWISE NOTED.

Expanded

DELINQUENCY RATES OF 1- TO 4-UNIT RESIDENTIAL MORTGAGE LOANS
Seasonally Adjusted

END OF QTR.	ALL LOANS[1]					CONVENTIONAL LOANS[1]					VA LOANS[1]					ALL FHA LOANS[1]				
	PERCENT OF LOANS																			
	Total Past Due	Installments Past Due			Fcls. Started	Total Past Due	Installments Past Due			Fcls. Started	Total Past Due	Installments Past Due			Fcls. Started	Total Past Due	Installments Past Due			Fcls. Started
		30 Days	60 Days	90 Days or More			30 Days	60 Days	90 Days or More			30 Days	60 Days	90 Days or More			30 Days	60 Days	90 Days or More	
1989																				
1st	4.64	3.13	0.74	0.77	0.32	2.92	2.03	0.42	0.47	0.20	6.13	4.06	1.02	1.05	0.40	6.38	4.25	1.07	1.06	0.46
2nd	4.56	3.06	0.74	0.76	0.36	2.92	2.02	0.43	0.47	0.23	6.22	4.06	1.06	1.08	0.49	6.29	4.19	1.05	1.05	0.50
3rd	4.99	3.44	0.78	0.77	0.33	3.24	2.30	0.46	0.48	0.21	6.59	4.41	1.10	1.08	0.42	6.96	4.76	1.14	1.09	0.46
4th	4.96	3.45	0.76	0.75	0.32	3.14	2.25	0.44	0.45	0.21	6.56	4.50	1.04	1.02	0.42	6.97	4.78	1.11	1.08	0.47
1990																				
1st	4.41	3.03	0.70	0.68	0.31	2.76	1.98	0.41	0.37	0.21	5.98	4.00	0.99	0.99	0.38	6.26	4.24	1.01	1.01	0.44
2nd	4.52	3.13	0.70	0.69	0.31	2.85	2.07	0.42	0.36	0.21	6.24	4.20	1.01	1.03	0.39	6.58	4.44	1.05	1.06	0.43

MORTGAGE BANKERS ASSOCIATION OF AMERICA

Expanded

STATE, AREA, AND CENSUS REGION	ALL LOANS							CONVENTIONAL LOANS						
	NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE		NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE	
		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER
CONNECTICUT	222,129	3.38	2.22	0.55	0.61	0.54	0.25	202,810	3.22	2.11	0.53	0.58	0.52	0.24
MAINE	64,723	3.27	2.41	0.45	0.41	0.41	0.16	53,486	2.97	2.19	0.40	0.38	0.34	0.16
MASSACHUSETTS	245,402	2.93	2.08	0.46	0.39	0.65	0.28	229,178	2.75	1.94	0.43	0.38	0.64	0.28
NEW HAMPSHIRE	47,275	3.43	2.39	0.61	0.49	0.57	0.30	42,014	2.99	2.02	0.54	0.43	0.50	0.28
RHODE ISLAND	69,446	2.27	1.53	0.50	0.24	0.22	0.18	64,405	2.15	1.42	0.49	0.24	0.22	0.16
VERMONT	18,444	3.62	2.43	0.63	0.56	0.36	0.23	17,195	3.47	2.32	0.59	0.56	0.37	0.24
NEW ENGLAND	**667,419**	**3.10**	**2.13**	**0.51**	**0.46**	**0.53**	**0.25**	**608,988**	**2.90**	**1.98**	**0.48**	**0.44**	**0.51**	**0.24**
NEW JERSEY	469,818	4.00	2.79	0.61	0.60	1.05	0.33	368,635	3.06	2.18	0.48	0.40	0.82	0.29
NEW YORK	890,813	3.72	2.76	0.51	0.45	0.65	0.21	728,154	3.10	2.33	0.42	0.35	0.52	0.19
PENNSYLVANIA	507,630	4.56	3.06	0.71	0.81	1.25	0.27	337,503	2.85	1.98	0.43	0.44	0.56	0.14
MID-ATLANTIC	**1,868,061**	**4.03**	**2.85**	**0.59**	**0.59**	**0.92**	**0.26**	**1,434,292**	**3.02**	**2.21**	**0.43**	**0.38**	**0.61**	**0.20**
ILLINOIS	549,866	4.71	3.26	0.73	0.72	1.00	0.26	337,993	2.33	1.77	0.33	0.23	0.31	0.12
INDIANA	251,693	4.92	3.60	0.76	0.56	0.97	0.30	95,661	2.57	1.96	0.39	0.22	0.46	0.14
MICHIGAN	446,817	4.48	3.20	0.71	0.57	0.56	0.27	284,932	2.34	1.76	0.34	0.22	0.22	0.21
OHIO	503,770	4.88	3.43	0.69	0.76	1.18	0.28	251,624	2.81	2.01	0.33	0.47	0.53	0.13
WISCONSIN	126,411	3.84	2.69	0.60	0.56	0.76	0.23	65,199	1.95	1.48	0.28	0.19	0.31	0.10
E.N. CENTRAL	**1,878,557**	**4.67**	**3.30**	**0.71**	**0.66**	**0.92**	**0.27**	**1,035,409**	**2.45**	**1.83**	**0.34**	**0.28**	**0.35**	**0.15**
IOWA	52,068	3.85	2.92	0.57	0.35	0.99	0.22	25,189	3.12	2.62	0.36	0.14	0.94	0.19
KANSAS	87,182	3.80	2.59	0.63	0.58	1.43	0.37	47,915	2.72	1.97	0.42	0.33	1.28	0.35
MINNESOTA	372,947	3.44	2.44	0.53	0.47	1.02	0.31	164,689	2.05	1.57	0.31	0.17	0.76	0.23
MISSOURI	168,496	4.20	2.82	0.66	0.72	0.55	0.22	70,590	2.04	1.41	0.28	0.35	0.33	0.12
NEBRASKA	107,091	3.29	2.38	0.46	0.45	0.64	0.16	55,519	2.47	1.87	0.32	0.28	0.38	0.12
NORTH DAKOTA	14,495	5.29	3.93	0.68	0.68	1.90	0.57	3,126	8.19	7.07	0.86	0.26	0.74	0.10
SOUTH DAKOTA	14,496	2.32	1.77	0.30	0.25	0.79	0.20	4,948	1.75	1.39	0.24	0.12	0.18	0.12
W.N. CENTRAL	**816,775**	**2.65**	**2.57**	**0.56**	**0.52**	**0.92**	**0.27**	**371,976**	**2.32**	**1.75**	**0.33**	**0.24**	**0.69**	**0.20**
DELAWARE	54,616	2.99	2.19	0.45	0.35	0.30	0.14	37,606	2.04	1.53	0.30	0.21	0.22	0.12
D.C	37,212	4.93	3.37	0.76	0.80	1.17	0.32	21,901	2.85	2.05	0.48	0.32	0.51	0.17
FLORIDA	977,419	4.40	3.17	0.68	0.55	1.32	0.36	502,222	2.99	2.22	0.43	0.34	1.02	0.31
GEORGIA	443,832	5.44	3.70	0.81	0.93	0.87	0.36	206,487	3.38	2.52	0.44	0.42	0.65	0.27
MARYLAND	438,238	3.32	2.37	0.47	0.48	0.51	0.17	214,962	1.85	1.41	0.24	0.20	0.26	0.11
N.C.	263,652	5.00	3.54	0.69	0.77	0.64	0.25	105,947	3.34	2.59	0.35	0.40	0.42	0.14
S.C.	186,747	4.85	3.50	0.72	0.63	0.93	0.28	78,954	3.16	2.46	0.43	0.27	0.68	0.22
VIRGINIA	568,306	3.50	2.54	0.53	0.43	0.46	0.19	249,122	2.09	1.69	0.26	0.14	0.17	0.09
W. VIRGINIA	28,784	4.40	3.31	0.56	0.53	0.86	0.36	16,464	3.55	2.76	0.47	0.32	0.56	0.39
S. ATLANTIC	**2,998,806**	**4.29**	**3.05**	**0.64**	**0.60**	**0.87**	**0.29**	**1,433,665**	**2.72**	**2.07**	**0.36**	**0.29**	**0.81**	**0.21**
ALABAMA	212,279	5.18	3.71	0.72	0.75	0.96	0.37	60,344	3.87	3.27	0.36	0.24	1.44	0.49
KENTUCKY	107,301	4.78	3.44	0.72	0.62	0.69	0.30	35,264	2.36	1.79	0.35	0.22	0.41	0.14
MISSISSIPPI	63,971	7.06	4.93	1.00	1.15	1.13	0.36	19,405	5.56	4.57	0.45	0.54	1.20	0.37
TENNESSEE	246,824	6.72	4.13	1.01	1.58	1.03	0.38	69,427	3.31	2.35	0.41	0.55	0.55	0.21
E.S. CENTRAL	**630,375**	**5.90**	**3.95**	**0.86**	**1.09**	**0.96**	**0.36**	**184,440**	**3.56**	**2.78**	**0.39**	**0.38**	**0.88**	**0.30**
ARKANSAS	53,990	5.22	3.43	0.78	1.01	1.21	0.24	10,895	2.51	1.74	0.40	0.37	0.99	0.19
LOUISIANA	151,298	5.76	3.96	0.92	0.88	1.91	0.35	51,844	3.71	2.71	0.55	0.45	2.14	0.30
OKLAHOMA	121,806	5.48	3.47	0.82	1.19	3.07	0.63	36,188	3.15	2.06	0.48	0.61	2.69	0.56
TEXAS	967,967	6.11	3.91	0.91	1.29	1.72	0.52	384,516	4.42	2.81	0.62	0.99	1.53	0.43
W.S. CENTRAL	**1,315,061**	**5.98**	**3.85**	**0.90**	**1.23**	**1.84**	**0.50**	**483,443**	**4.21**	**2.72**	**0.60**	**0.89**	**1.67**	**0.42**
ARIZONA	324,914	5.23	3.43	0.82	0.98	1.58	0.59	80,745	2.75	1.83	0.42	0.50	1.29	0.46
COLORADO	320,559	4.34	2.79	0.69	0.86	2.04	0.60	98,549	2.36	1.59	0.36	0.41	1.23	0.32
IDAHO	80,037	3.65	2.67	0.51	0.47	0.72	0.41	28,084	2.01	1.56	0.22	0.23	0.25	0.28
MONTANA	33,123	3.73	2.64	0.56	0.53	1.72	0.43	5,204	1.96	1.52	0.23	0.21	0.81	0.19
NEVADA	116,612	4.45	3.16	0.64	0.65	0.88	0.33	24,329	2.36	1.81	0.33	0.22	0.41	0.19
NEW MEXICO	71,279	4.54	3.20	0.68	0.66	1.26	0.28	25,893	3.99	2.95	0.50	0.54	0.87	0.22
UTAH	118,872	5.33	3.69	0.80	0.84	1.41	0.74	34,755	3.19	2.20	0.43	0.56	0.94	0.53
WYOMING	16,838	4.24	2.76	0.64	0.84	2.35	0.63	3,474	2.60	1.87	0.35	0.58	1.55	0.43
MOUNTAIN	**1,082,234**	**4.67**	**3.13**	**0.72**	**0.82**	**1.55**	**0.55**	**299,033**	**2.67**	**1.86**	**0.38**	**0.43**	**1.02**	**0.38**
ALASKA	47,859	4.80	3.08	0.51	1.21	6.65	0.95	27,814	4.24	2.90	0.45	0.89	8.08	1.14
CALIFORNIA	1,992,821	2.91	2.17	0.42	0.32	0.34	0.17	1,181,375	1.56	1.23	0.22	0.11	0.19	0.11
HAWAII	97,894	1.91	1.39	0.28	0.24	0.12	0.05	57,836	1.56	1.08	0.22	0.26	0.07	0.02
OREGON	125,763	2.50	1.84	0.31	0.35	0.48	0.11	71,464	1.91	1.45	0.22	0.24	0.44	0.08
WASHINGTON	432,485	2.69	1.99	0.39	0.31	0.44	0.11	214,384	1.49	1.13	0.21	0.15	0.17	0.06
PACIFIC	**2,696,422**	**2.85**	**2.11**	**0.41**	**0.33**	**0.47**	**0.16**	**1,552,873**	**1.81**	**1.25**	**0.22**	**0.14**	**0.33**	**0.12**
PUERTO RICO	119,975	8.35	5.58	1.63	1.14	1.02	0.65	32,879	9.48	6.70	1.60	1.18	1.49	1.22
NORTHEAST	**2,535,480**	**3.78**	**2.66**	**0.57**	**0.55**	**0.81**	**0.25**	**2,043,180**	**2.99**	**2.14**	**0.46**	**0.40**	**0.58**	**0.21**
NORTH CENTRAL	**2,695,332**	**4.37**	**3.08**	**0.67**	**0.62**	**0.92**	**0.27**	**1,407,385**	**2.42**	**1.81**	**0.34**	**0.27**	**0.44**	**0.16**
SOUTH	**4,944,042**	**4.95**	**3.36**	**0.74**	**0.83**	**1.14**	**0.35**	**2,101,548**	**3.15**	**2.29**	**0.42**	**0.44**	**0.88**	**0.27**
WEST	**3,778,856**	**3.37**	**2.40**	**0.50**	**0.47**	**0.78**	**0.27**	**1,851,706**	**1.79**	**1.35**	**0.25**	**0.19**	**0.46**	**0.15**
U.S. TOTAL	**14,542,491**	**4.25**	**2.96**	**0.64**	**0.65**	**0.93**	**0.30**	**7,727,164**	**2.89**	**1.97**	**0.39**	**0.34**	**0.60**	**0.21**
U.S. TOTAL (S.A.)	*NC*	*4.52*	*3.13*	*0.70*	*0.69*	*NC*	*0.31*	*NC*	*2.85*	*2.07*	*0.42*	*0.36*	*NC*	*0.21*

Expanded

National Delinquency Survey
of 1- To 4-Unit Residential Mortgage Loans

STATE, AREA, AND CENSUS REGION	VA LOANS							ALL FHA LOANS						
	NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE		NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE	
		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER
CONNECTICUT	7,237	4.72	3.27	0.68	0.77	0.50	0.29	12,282	5.31	3.45	0.93	0.93	0.90	0.35
MAINE	6,402	4.65	3.55	0.58	0.52	0.59	0.22	4,835	4.88	3.37	0.83	0.68	0.99	0.35
MASSACHUSETTS	7,859	5.14	3.63	0.81	0.70	0.71	0.23	8,365	5.76	4.33	0.94	0.49	0.77	0.26
NEW HAMPSHIRE	2,769	7.91	5.24	1.41	1.26	1.08	0.54	2,492	5.97	4.25	0.96	0.76	1.12	0.48
RHODE ISLAND	1,180	4.41	3.14	0.85	0.42	0.25	0.17	3,861	3.81	2.90	0.65	0.26	0.28	0.47
VERMONT	733	5.46	3.82	0.82	0.82	0.27	0.14	516	6.20	4.07	1.74	0.39	0.19	0.00
NEW ENGLAND	**26,180**	**5.17**	**3.66**	**0.78**	**0.73**	**0.63**	**0.27**	**32,351**	**5.25**	**3.67**	**0.90**	**0.68**	**0.81**	**0.35**
NEW JERSEY	38,156	6.90	4.56	1.04	1.28	1.60	0.47	62,827	7.85	5.31	1.13	1.41	2.08	0.51
NEW YORK	40,394	5.95	4.42	0.84	0.69	0.72	0.19	122,265	6.63	4.77	0.94	0.92	1.44	0.35
PENNSYLVANIA	51,117	7.77	5.08	1.17	1.52	1.92	0.39	119,010	8.17	5.27	1.34	1.56	2.87	0.59
MID-ATLANTIC	**129,667**	**6.95**	**4.73**	**1.03**	**1.19**	**1.45**	**0.35**	**304,102**	**7.49**	**5.08**	**1.14**	**1.27**	**2.13**	**0.48**
ILLINOIS	60,383	8.51	5.59	1.40	1.52	2.20	0.53	151,490	8.49	5.66	1.34	1.49	2.05	0.48
INDIANA	50,445	6.76	4.88	1.05	0.83	1.31	0.36	105,587	6.17	4.47	0.97	0.73	1.26	0.42
MICHIGAN	46,141	7.55	5.06	1.23	1.26	0.72	0.26	115,744	8.52	5.97	1.41	1.14	1.33	0.42
OHIO	100,436	6.91	4.85	1.09	0.97	1.84	0.43	151,710	6.93	4.83	1.02	1.06	1.81	0.42
WISCONSIN	25,933	6.26	4.16	1.00	1.11	1.28	0.40	35,279	5.54	3.84	0.89	0.81	1.13	0.32
E.N. CENTRAL	**283,338**	**7.26**	**4.96**	**1.16**	**1.12**	**1.80**	**0.41**	**559,810**	**7.45**	**5.16**	**1.17**	**1.12**	**1.63**	**0.43**
IOWA	11,061	4.88	3.53	0.81	0.54	0.95	0.22	15,818	4.29	2.98	0.73	0.58	1.11	0.27
KANSAS	15,832	5.98	3.83	0.99	1.16	1.98	0.46	23,435	4.55	3.02	0.83	0.70	1.36	0.35
MINNESOTA	62,701	4.83	3.26	0.79	0.78	0.96	0.33	145,557	4.40	3.06	0.67	0.67	1.33	0.38
MISSOURI	27,209	5.63	3.69	0.96	0.98	0.69	0.28	70,697	5.81	3.89	0.93	0.99	0.71	0.31
NEBRASKA	20,297	4.02	2.73	0.66	0.63	0.92	0.22	31,275	4.31	3.08	0.59	0.64	0.91	0.19
NORTH DAKOTA	1,635	5.99	4.16	0.55	1.28	1.90	0.67	9,734	4.24	2.89	0.64	0.71	2.27	0.71
SOUTH DAKOTA	2,896	3.39	2.49	0.45	0.45	1.24	0.31	6,652	2.28	1.73	0.29	0.26	1.05	0.21
W.N. CENTRAL	**141,631**	**4.99**	**3.35**	**0.82**	**0.82**	**1.03**	**0.31**	**303,168**	**4.67**	**3.21**	**0.73**	**0.73**	**1.16**	**0.34**
DELAWARE	6,137	5.05	3.60	0.70	0.75	0.77	0.20	10,873	5.10	3.67	0.80	0.63	0.75	0.18
D.C	5,204	7.42	4.92	1.15	1.35	1.42	0.35	10,107	8.13	5.45	1.14	1.54	2.45	0.62
FLORIDA	180,641	5.51	3.82	0.90	0.79	1.66	0.45	294,556	6.12	4.38	0.96	0.78	1.80	0.45
GEORGIA	101,525	7.11	4.81	1.14	1.36	1.01	0.42	135,620	7.28	4.80	1.11	1.37	1.12	0.45
MARYLAND	75,579	4.78	3.28	0.72	0.78	0.73	0.22	147,697	4.69	3.28	0.67	0.74	0.76	0.24
N.C.	70,132	6.31	4.33	0.98	1.00	0.80	0.32	87,573	5.97	4.05	0.89	1.03	0.77	0.34
S.C.	46,374	5.50	3.85	0.82	0.83	0.94	0.27	61,419	6.53	4.56	1.03	0.94	1.25	0.36
VIRGINIA	158,156	4.39	2.99	0.73	0.67	0.74	0.24	161,028	4.81	3.41	0.75	0.65	0.72	0.29
W. VIRGINIA	6,295	6.32	4.56	0.84	0.92	1.70	0.46	6,025	4.68	3.50	0.50	0.68	0.80	0.18
S. ATLANTIC	**650,043**	**5.51**	**3.75**	**0.86**	**0.86**	**1.07**	**0.34**	**914,898**	**5.84**	**4.07**	**0.99**	**0.88**	**1.13**	**0.37**
ALABAMA	62,554	5.17	3.59	0.82	0.76	0.70	0.30	89,381	6.06	4.08	0.89	1.09	0.82	0.33
KENTUCKY	24,361	6.01	4.15	0.99	0.87	0.93	0.37	47,676	5.95	4.30	0.85	0.80	0.76	0.39
MISSISSIPPI	15,052	6.52	4.38	0.98	1.16	0.80	0.19	29,514	8.39	5.45	1.38	1.56	1.28	0.44
TENNESSEE	52,487	7.52	4.57	1.14	1.81	0.86	0.32	124,910	8.27	4.93	1.28	2.06	1.37	0.49
E.S. CENTRAL	**154,454**	**6.23**	**4.09**	**0.97**	**1.17**	**0.80**	**0.31**	**291,481**	**7.22**	**4.62**	**1.10**	**1.50**	**1.09**	**0.42**
ARKANSAS	13,727	6.10	3.85	0.98	1.27	1.17	0.25	29,368	5.81	3.86	0.83	1.12	1.01	0.25
LOUISIANA	36,149	5.87	4.06	0.97	0.84	1.69	0.32	63,305	7.38	4.93	1.20	1.25	1.85	0.40
OKLAHOMA	27,281	6.25	3.91	1.02	1.32	3.27	0.70	58,337	6.58	4.13	0.95	1.50	3.22	0.64
TEXAS	229,563	7.02	4.47	1.10	1.45	1.95	0.51	373,888	7.31	4.69	1.10	1.52	1.77	0.60
W.S. CENTRAL	**306,720**	**6.78**	**4.35**	**1.07**	**1.36**	**2.00**	**0.50**	**534,898**	**7.15**	**4.61**	**1.09**	**1.46**	**1.91**	**0.56**
ARIZONA	72,848	5.87	3.76	0.96	1.13	1.53	0.57	171,321	6.12	4.03	0.95	1.14	1.74	0.66
COLORADO	79,179	4.95	3.19	0.81	0.95	1.93	0.57	142,831	5.38	3.40	0.86	1.12	2.67	0.82
IDAHO	16,738	4.39	3.14	0.60	0.65	0.66	0.79	37,215	4.47	3.24	0.66	0.57	1.07	0.34
MONTANA	7,154	4.23	2.75	0.86	0.60	0.99	0.45	20,765	3.99	2.68	0.53	0.58	2.25	0.49
NEVADA	26,469	4.86	3.41	0.67	0.78	1.06	0.37	65,814	5.06	3.56	0.73	0.77	0.97	0.36
NEW MEXICO	14,816	4.86	3.29	0.76	0.81	1.73	0.34	30,570	4.85	3.37	0.79	0.69	1.36	0.30
UTAH	21,715	5.49	3.89	0.78	0.82	1.54	1.39	62,402	6.47	4.45	1.01	1.01	1.83	0.63
WYOMING	4,941	4.96	3.18	0.73	1.05	3.06	0.79	8,423	4.42	2.88	0.71	0.83	2.26	0.82
MOUNTAIN	**243,860**	**5.20**	**3.44**	**0.82**	**0.94**	**1.58**	**0.62**	**539,341**	**5.54**	**3.70**	**0.86**	**0.98**	**1.84**	**0.61**
ALASKA	7,181	6.37	4.19	0.63	1.55	7.83	1.03	13,064	5.11	2.84	0.57	1.70	3.01	0.49
CALIFORNIA	290,457	4.51	3.26	0.67	0.58	0.52	0.23	520,789	5.07	3.68	0.75	0.64	0.59	0.26
HAWAII	12,467	2.42	1.84	0.34	0.24	0.26	0.09	27,391	2.41	1.85	0.36	0.20	0.18	0.08
OREGON	9,454	3.77	2.73	0.49	0.55	0.59	0.07	44,845	3.17	2.26	0.42	0.49	0.52	0.15
WASHINGTON	65,826	4.07	2.97	0.59	0.51	0.93	0.18	152,275	3.77	2.77	0.55	0.45	0.81	0.16
PACIFIC	**385,385**	**4.38**	**3.17**	**0.64**	**0.57**	**0.72**	**0.23**	**758,364**	**4.80**	**3.33**	**0.67**	**0.80**	**0.82**	**0.23**
PUERTO RICO	11,129	8.68	6.04	1.73	0.91	0.69	0.45	78,167	7.82	5.03	1.63	1.16	0.87	0.44
NORTHEAST	**155,847**	**6.65**	**4.55**	**0.99**	**1.11**	**1.31**	**0.34**	**336,453**	**7.27**	**4.94**	**1.11**	**1.22**	**2.01**	**0.47**
NORTH CENTRAL	**424,969**	**6.51**	**4.44**	**1.05**	**1.02**	**1.41**	**0.38**	**862,978**	**6.48**	**4.48**	**1.01**	**0.99**	**1.48**	**0.40**
SOUTH	**1,111,217**	**5.96**	**3.96**	**0.95**	**1.05**	**1.29**	**0.38**	**1,731,277**	**6.48**	**4.33**	**0.99**	**1.16**	**1.36**	**0.44**
WEST	**629,245**	**4.70**	**3.28**	**0.71**	**0.71**	**1.06**	**0.38**	**1,297,705**	**5.00**	**3.49**	**0.75**	**0.76**	**1.12**	**0.39**
U.S. TOTAL	**2,393,218**	**5.79**	**3.92**	**0.91**	**0.96**	**1.24**	**0.37**	**4,422,109**	**6.14**	**4.18**	**0.96**	**1.01**	**1.34**	**0.41**
U.S. TOTAL (S.A.)	*NC*	*6.24*	*4.20*	*1.01*	*1.03*	*NC*	*0.39*	*NC*	*6.58*	*4.44*	*1.05*	*1.09*	*NC*	*0.43*

Traditional

National Delinquency Survey
of 1- to 4-Unit Residential Mortgage Loans

STATE, AREA, AND CENSUS REGION	VA LOANS							ALL FHA LOANS						
	NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE		NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE	
		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER
CONNECTICUT	5,582	4.89	3.10	0.75	0.84	0.47	0.27	9,009	5.23	3.42	0.97	0.84	0.80	0.29
MAINE	5,465	4.52	3.48	0.55	0.49	0.42	0.20	3,654	4.82	3.26	0.88	0.68	0.66	0.33
MASSACHUSETTS	5,289	5.67	4.14	0.85	0.68	0.78	0.19	5,833	5.90	4.56	0.89	0.43	0.50	0.21
NEW HAMPSHIRE	1,921	7.34	4.58	1.41	1.35	0.83	0.47	1,888	5.46	4.03	0.69	0.74	0.85	0.37
RHODE ISLAND	739	5.14	3.38	1.22	0.54	0.27	0.27	2,670	3.70	2.77	0.71	0.22	0.19	0.52
VERMONT	262	4.58	2.67	1.15	0.76	0.00	0.00	115	7.83	5.22	1.74	0.87	0.00	0.00
NEW ENGLAND	**19,258**	**5.20**	**3.65**	**0.81**	**0.74**	**0.56**	**0.24**	**22,969**	**5.18**	**3.86**	**0.86**	**0.64**	**0.63**	**0.31**
NEW JERSEY	21,450	7.32	4.99	1.09	1.24	1.52	0.42	36,969	8.00	5.70	1.13	1.17	1.84	0.40
NEW YORK	22,931	5.56	4.20	0.73	0.63	0.55	0.16	57,563	6.23	4.58	0.84	0.81	1.21	0.31
PENNSYLVANIA	31,659	8.31	5.46	1.25	1.60	1.55	0.37	73,799	8.79	5.66	1.45	1.68	2.49	0.50
MID-ATLANTIC	**76,040**	**7.21**	**4.95**	**1.05**	**1.21**	**1.24**	**0.32**	**168,331**	**7.74**	**5.30**	**1.17**	**1.27**	**1.91**	**0.41**
ILLINOIS	48,108	8.51	5.64	1.39	1.48	1.89	0.49	119,464	8.68	5.78	1.39	1.51	1.72	0.41
INDIANA	40,702	6.69	4.76	1.11	0.82	1.11	0.32	63,562	6.06	4.35	0.96	0.73	1.07	0.40
MICHIGAN	39,085	7.45	4.99	1.23	1.23	0.52	0.24	95,838	8.34	5.87	1.40	1.07	0.84	0.37
OHIO	64,724	7.42	5.18	1.14	1.10	1.47	0.44	103,701	7.37	5.05	1.09	1.23	1.53	0.41
WISCONSIN	20,061	6.38	4.19	1.04	1.15	1.22	0.38	28,255	6.00	4.13	0.97	0.90	1.09	0.33
E.N. CENTRAL	**212,680**	**7.44**	**5.06**	**1.20**	**1.16**	**1.30**	**0.39**	**430,840**	**7.60**	**5.24**	**1.21**	**1.15**	**1.31**	**0.39**
IOWA	7,651	5.37	3.95	0.84	0.58	0.93	0.27	9,121	4.57	3.06	0.89	0.62	1.00	0.25
KANSAS	11,506	6.00	3.84	1.04	1.12	1.41	0.46	16,779	4.58	3.02	0.83	0.73	1.11	0.36
MINNESOTA	46,067	4.93	3.33	0.83	0.77	0.71	0.31	107,874	4.34	3.01	0.66	0.67	1.11	0.38
MISSOURI	21,769	5.58	3.61	0.95	1.02	0.52	0.27	59,011	5.86	3.88	0.94	1.04	0.63	0.31
NEBRASKA	13,343	3.75	2.54	0.63	0.58	0.75	0.14	21,080	4.07	2.90	0.60	0.57	0.65	0.12
NORTH DAKOTA	1,227	5.46	3.26	0.57	1.63	1.71	0.65	7,403	3.87	2.55	0.58	0.74	1.78	0.59
SOUTH DAKOTA	1,597	3.56	2.69	0.56	0.31	1.19	0.25	3,860	2.54	1.87	0.31	0.36	0.73	0.26
W.N. CENTRAL	**103,162**	**5.05**	**3.38**	**0.85**	**0.82**	**0.79**	**0.30**	**225,128**	**4.70**	**3.20**	**0.74**	**0.76**	**0.95**	**0.34**
DELAWARE	3,450	5.74	3.97	0.81	0.96	0.64	0.14	6,710	5.36	3.95	0.86	0.55	0.51	0.16
D.C	3,233	7.08	4.73	0.93	1.42	0.84	0.19	6,024	8.72	5.88	1.25	1.59	2.22	0.71
FLORIDA	88,365	5.84	4.12	0.97	0.75	1.44	0.43	160,947	6.22	4.50	0.96	0.76	1.29	0.37
GEORGIA	57,770	7.20	4.76	1.18	1.26	0.73	0.37	68,830	7.43	4.96	1.13	1.34	0.85	0.41
MARYLAND	47,584	5.01	3.50	0.71	0.80	0.61	0.20	87,337	4.89	3.37	0.71	0.81	0.61	0.21
N.C.	30,750	5.91	4.09	0.90	0.92	0.65	0.25	39,126	5.81	3.97	0.79	1.05	0.66	0.31
S.C.	22,800	5.90	4.12	0.89	0.89	0.72	0.25	33,382	6.94	4.91	1.03	1.00	1.06	0.36
VIRGINIA	91,947	4.52	3.18	0.73	0.61	0.46	0.18	92,329	5.04	3.62	0.79	0.63	0.47	0.23
W. VIRGINIA	4,773	6.68	4.65	0.92	1.11	1.19	0.48	4,394	5.10	3.78	0.55	0.77	0.46	0.11
S. ATLANTIC	**350,672**	**5.83**	**3.90**	**0.89**	**0.84**	**0.82**	**0.29**	**499,079**	**5.96**	**4.19**	**0.90**	**0.87**	**0.89**	**0.32**
ALABAMA	41,085	5.00	3.48	0.81	0.71	0.45	0.26	58,060	5.91	3.91	0.91	1.09	0.51	0.28
KENTUCKY	11,843	6.78	4.55	1.22	1.01	0.75	0.38	24,429	7.10	5.06	1.01	1.03	0.68	0.45
MISSISSIPPI	11,715	6.82	4.58	1.08	1.16	0.59	0.16	23,409	8.69	5.65	1.44	1.60	0.99	0.39
TENNESSEE	34,605	7.53	4.64	1.10	1.79	0.59	0.29	77,885	8.43	5.10	1.28	2.05	0.90	0.42
E.S. CENTRAL	**99,248**	**6.31**	**4.14**	**1.00**	**1.17**	**0.55**	**0.27**	**183,803**	**7.49**	**4.79**	**1.15**	**1.55**	**0.76**	**0.38**
ARKANSAS	11,138	6.11	3.88	0.98	1.27	0.95	0.24	24,874	5.70	3.80	0.82	1.08	1.05	0.21
LOUISIANA	28,822	5.91	4.16	0.96	0.79	1.18	0.25	49,213	7.41	5.06	1.20	1.15	1.15	0.26
OKLAHOMA	19,686	6.25	3.88	1.06	1.31	2.67	0.65	41,118	6.68	4.16	0.94	1.58	2.57	0.55
TEXAS	168,932	7.21	4.54	1.13	1.54	1.56	0.47	281,823	7.31	4.67	1.10	1.54	1.29	0.55
W.S. CENTRAL	**228,580**	**6.90**	**4.40**	**1.09**	**1.41**	**1.58**	**0.45**	**397,028**	**7.16**	**4.61**	**1.08**	**1.47**	**1.39**	**0.49**
ARIZONA	56,872	5.99	3.86	1.02	1.11	1.22	0.54	130,762	6.33	4.17	0.99	1.17	1.51	0.66
COLORADO	58,279	5.13	3.29	0.85	0.99	1.52	0.55	100,420	5.29	3.37	0.84	1.08	2.11	0.77
IDAHO	15,017	4.43	3.22	0.57	0.64	0.51	0.83	32,509	4.42	3.22	0.63	0.57	0.86	0.32
MONTANA	5,002	4.46	3.02	0.88	0.56	0.80	0.44	14,191	4.09	2.97	0.49	0.63	1.83	0.44
NEVADA	19,103	4.96	3.46	0.68	0.82	0.82	0.37	47,482	5.23	3.66	0.79	0.78	0.73	0.37
NEW MEXICO	9,628	4.33	2.81	0.65	0.87	0.98	0.24	21,179	4.59	3.08	0.76	0.75	0.71	0.23
UTAH	15,977	5.44	3.89	0.76	0.79	1.25	1.71	42,655	6.75	4.58	1.08	1.09	1.23	0.61
WYOMING	3,378	4.83	3.11	0.80	0.92	2.13	0.74	5,501	4.62	3.02	0.73	0.87	1.44	0.56
MOUNTAIN	**183,056**	**5.29**	**3.49**	**0.86**	**0.95**	**1.21**	**0.84**	**394,699**	**5.63**	**3.76**	**0.87**	**1.00**	**1.45**	**0.59**
ALASKA	5,782	6.53	4.34	0.62	1.57	8.04	1.06	10,747	5.10	2.70	0.58	1.82	2.24	0.39
CALIFORNIA	192,254	4.62	3.33	0.70	0.59	0.36	0.22	354,754	5.10	3.69	0.76	0.65	0.46	0.24
HAWAII	9,615	2.39	1.83	0.28	0.28	0.15	0.06	19,124	2.16	1.59	0.36	0.21	0.16	0.10
OREGON	7,164	3.80	2.76	0.47	0.57	0.40	0.07	32,633	3.25	2.35	0.41	0.49	0.36	0.13
WASHINGTON	45,327	4.26	3.08	0.62	0.56	0.65	0.16	108,751	3.90	2.86	0.56	0.48	0.41	0.16
PACIFIC	**260,142**	**4.50**	**3.34**	**0.66**	**0.60**	**0.59**	**0.22**	**526,009**	**4.63**	**3.34**	**0.68**	**0.61**	**0.47**	**0.22**
PUERTO RICO	11,041	8.61	5.97	1.73	0.91	0.69	0.45	75,929	7.82	5.03	1.63	1.16	0.87	0.44
NORTHEAST	**95,298**	**6.80**	**4.69**	**1.00**	**1.11**	**1.10**	**0.31**	**191,300**	**7.44**	**5.10**	**1.14**	**1.20**	**1.75**	**0.40**
NORTH CENTRAL	**315,842**	**6.85**	**4.52**	**1.08**	**1.05**	**1.13**	**0.36**	**655,969**	**6.81**	**4.54**	**1.05**	**1.02**	**1.18**	**0.37**
SOUTH	**678,900**	**6.17**	**4.11**	**0.98**	**1.08**	**1.04**	**0.34**	**1,079,910**	**6.67**	**4.45**	**1.01**	**1.21**	**1.05**	**0.39**
WEST	**443,198**	**4.82**	**3.34**	**0.74**	**0.74**	**0.85**	**0.29**	**920,708**	**5.06**	**3.52**	**0.76**	**0.78**	**0.89**	**0.37**
U.S. TOTAL	**1,804,485**	**5.96**	**4.03**	**0.94**	**0.98**	**1.00**	**0.36**	**3,040,860**	**6.26**	**4.26**	**0.97**	**1.03**	**1.07**	**0.38**
U.S. TOTAL (S.A.)	*NC*	*6.41*	*4.32*	*1.04*	*1.05*	*NC*	*0.37*	*NC*	*6.71*	*4.52*	*1.07*	*1.12*	*NC*	*0.39*

Traditional

DATA ON 1- TO 4-UNIT RESIDENTIAL MORTGAGE LOANS AS OF JUNE 30, 1990 AND FOR 2ND QUARTER 1990

STATE, AREA, AND CENSUS REGION	ALL LOANS							CONVENTIONAL LOANS						
	NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE		NUMBER OF LOANS SERVICED	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE				PERCENT OF LOANS IN FORECLOSURE	
		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER		TOTAL PAST DUE	30 DAYS	60 DAYS	90 DAYS OR MORE	INVENTORY END OF QUARTER	STARTED DURING QUARTER
CONNECTICUT	173,849	3.44	2.21	0.58	0.65	0.54	0.25	159,258	3.30	2.12	0.55	0.63	0.52	0.24
MAINE	50,968	3.23	2.34	0.47	0.42	0.37	0.17	41,849	2.93	2.11	0.43	0.39	0.33	0.15
MASSACHUSETTS	158,000	3.00	2.11	0.48	0.41	0.67	0.27	147,078	2.79	1.94	0.45	0.40	0.67	0.27
NEW HAMPSHIRE	27,762	3.23	2.20	0.57	0.46	0.59	0.29	23,953	2.74	1.87	0.50	0.37	0.55	0.27
RHODE ISLAND	52,022	2.15	1.36	0.54	0.25	0.18	0.18	48,613	2.01	1.25	0.52	0.24	0.18	0.16
VERMONT	7,048	4.36	2.41	1.01	0.94	0.24	0.14	6,671	4.26	2.35	0.99	0.94	0.25	0.15
NEW ENGLAND	**469,849**	**3.12**	**2.10**	**0.53**	**0.49**	**0.52**	**0.24**	**427,422**	**2.92**	**1.96**	**0.50**	**0.47**	**0.51**	**0.24**
NEW JERSEY	280,160	4.24	3.00	0.64	0.60	1.04	0.33	221,741	3.32	2.35	0.52	0.45	0.86	0.31
NEW YORK	632,484	3.49	2.62	0.47	0.40	0.57	0.20	551,990	3.12	2.35	0.42	0.35	0.50	0.19
PENNSYLVANIA	284,431	4.89	3.26	0.75	0.88	1.08	0.24	178,973	2.68	1.88	0.38	0.42	0.41	0.11
MID-ATLANTIC	**1,197,075**	**4.00**	**2.88**	**0.58**	**0.58**	**0.80**	**0.24**	**952,704**	**3.08**	**2.26**	**0.43**	**0.39**	**0.57**	**0.20**
ILLINOIS	415,650	4.94	3.41	0.77	0.76	0.90	0.25	248,078	2.46	1.84	0.36	0.26	0.32	0.13
INDIANA	170,630	5.16	3.73	0.82	0.61	0.88	0.30	46,346	2.16	1.69	0.28	0.19	0.34	0.10
MICHIGAN	303,071	4.83	3.43	0.77	0.63	0.41	0.24	168,148	2.21	1.67	0.31	0.23	0.14	0.17
OHIO	255,130	5.90	3.96	0.85	1.07	1.16	0.32	86,705	2.99	1.81	0.34	0.84	0.49	0.12
WISCONSIN	102,010	4.00	2.79	0.63	0.58	0.69	0.22	53,694	2.05	1.56	0.29	0.20	0.26	0.09
E.N. CENTRAL	**1,246,491**	**5.06**	**3.53**	**0.78**	**0.75**	**0.82**	**0.27**	**602,971**	**2.41**	**1.75**	**0.33**	**0.33**	**0.29**	**0.13**
IOWA	24,519	4.64	3.41	0.75	0.48	0.82	0.29	7,747	4.01	3.30	0.49	0.22	0.52	0.14
KANSAS	65,212	3.68	2.51	0.60	0.57	1.04	0.35	36,925	2.54	1.87	0.35	0.32	0.90	0.31
MINNESOTA	238,365	3.46	2.45	0.53	0.48	0.89	0.30	114,424	2.04	1.57	0.29	0.18	0.76	0.21
MISSOURI	130,958	4.29	2.84	0.68	0.77	0.47	0.23	50,178	1.88	1.28	0.25	0.35	0.25	0.11
NEBRASKA	70,797	3.30	2.38	0.48	0.44	0.55	0.11	36,374	2.69	2.03	0.36	0.30	0.41	0.09
NORTH DAKOTA	10,128	3.67	2.40	0.50	0.77	1.70	0.53	1,498	1.20	0.93	0.07	0.20	1.27	0.13
SOUTH DAKOTA	8,126	2.44	1.85	0.34	0.25	0.63	0.22	2,669	1.61	1.31	0.26	0.04	0.15	0.15
W.N. CENTRAL	**578,105**	**3.89**	**2.57**	**0.57**	**0.55**	**0.78**	**0.26**	**249,815**	**2.23**	**1.67**	**0.31**	**0.25**	**0.81**	**0.18**
DELAWARE	32,524	3.17	2.28	0.49	0.40	0.31	0.13	22,364	2.11	1.52	0.33	0.26	0.20	0.11
D.C	20,890	5.31	3.67	0.78	0.86	0.97	0.34	11,633	3.05	2.23	0.50	0.32	0.35	0.18
FLORIDA	511,294	4.63	3.41	0.69	0.53	1.07	0.32	261,982	3.26	2.50	0.44	0.32	0.81	0.26
GEORGIA	219,207	5.37	3.63	0.83	0.91	0.68	0.34	92,607	2.70	1.94	0.39	0.37	0.51	0.26
MARYLAND	245,215	3.56	2.51	0.50	0.55	0.42	0.15	110,294	1.87	1.41	0.23	0.23	0.18	0.07
N.C.	107,452	5.05	3.53	0.68	0.84	0.56	0.22	37,578	3.55	2.62	0.37	0.56	0.38	0.11
S.C.	76,527	5.67	4.05	0.84	0.78	0.87	0.29	20,345	3.35	2.58	0.46	0.31	0.74	0.20
VIRGINIA	307,219	3.91	2.90	0.59	0.42	0.33	0.15	122,943	2.59	2.14	0.32	0.13	0.13	0.07
W. VIRGINIA	20,735	4.59	3.47	0.58	0.54	0.41	0.33	11,568	3.54	2.86	0.46	0.22	0.07	0.35
S. ATLANTIC	**1,541,063**	**4.48**	**3.22**	**0.66**	**0.60**	**0.89**	**0.25**	**691,312**	**2.82**	**2.16**	**0.37**	**0.29**	**0.48**	**0.18**
ALABAMA	135,116	4.63	3.18	0.71	0.74	0.47	0.23	35,951	2.18	1.68	0.28	0.22	0.43	0.12
KENTUCKY	51,029	5.75	4.04	0.86	0.83	0.60	0.35	14,757	2.68	1.94	0.40	0.34	0.36	0.15
MISSISSIPPI	49,531	6.65	4.39	1.06	1.20	0.73	0.26	14,407	3.21	2.20	0.43	0.58	0.44	0.14
TENNESSEE	148,062	6.99	4.30	1.04	1.65	0.68	0.32	35,572	3.26	2.20	0.44	0.64	0.30	0.14
E.S. CENTRAL	**383,738**	**5.94**	**3.88**	**0.90**	**1.16**	**0.60**	**0.29**	**100,687**	**2.79**	**1.96**	**0.37**	**0.44**	**0.37**	**0.13**
ARKANSAS	44,231	5.24	3.46	0.79	0.99	0.91	0.21	8,219	2.74	1.90	0.46	0.38	0.43	0.17
LOUISIANA	115,281	5.77	4.02	0.92	0.83	1.25	0.24	37,246	3.48	2.54	0.51	0.43	1.42	0.20
OKLAHOMA	86,152	5.50	3.43	0.82	1.25	2.51	0.55	25,346	3.01	1.91	0.45	0.65	2.28	0.45
TEXAS	698,053	6.16	3.91	0.91	1.34	1.39	0.45	247,296	4.12	2.62	0.53	0.97	1.36	0.33
W.S. CENTRAL	**943,717**	**6.00**	**3.86**	**0.89**	**1.25**	**1.45**	**0.42**	**318,109**	**3.93**	**2.54**	**0.52**	**0.87**	**1.43**	**0.32**
ARIZONA	239,996	5.50	3.60	0.88	1.02	1.40	0.60	52,562	2.88	1.87	0.45	0.56	1.31	0.49
COLORADO	231,777	4.34	2.79	0.70	0.85	1.61	0.53	73,078	2.41	1.59	0.39	0.43	1.01	0.20
IDAHO	72,190	3.59	2.64	0.48	0.47	0.57	0.41	24,664	1.98	1.53	0.21	0.24	0.22	0.27
MONTANA	21,816	3.93	2.79	0.56	0.58	1.46	0.42	2,423	1.90	1.28	0.29	0.33	0.70	0.21
NEVADA	82,032	4.64	3.26	0.69	0.69	0.70	0.34	15,447	2.43	1.79	0.37	0.27	0.45	0.22
NEW MEXICO	48,710	3.89	2.56	0.64	0.69	0.73	0.21	17,903	2.81	1.79	0.49	0.53	0.62	0.17
UTAH	80,049	5.63	3.86	0.84	0.93	1.11	0.84	21,417	3.57	2.42	0.43	0.72	0.75	0.65
WYOMING	10,286	4.38	2.82	0.67	0.89	1.57	0.58	1,407	2.41	1.35	0.14	0.92	0.78	0.28
MOUNTAIN	**786,856**	**4.75**	**3.17**	**0.74**	**0.84**	**1.25**	**0.53**	**208,901**	**2.83**	**1.77**	**0.39**	**0.47**	**0.89**	**0.33**
ALASKA	37,843	4.82	3.14	0.47	1.21	6.64	0.95	21,314	4.22	3.04	0.38	0.80	8.48	1.21
CALIFORNIA	1,444,665	2.78	2.07	0.40	0.31	0.27	0.15	697,657	1.48	1.17	0.20	0.11	0.17	0.11
HAWAII	81,898	1.83	1.30	0.27	0.26	0.09	0.04	52,959	1.61	1.09	0.24	0.28	0.06	0.02
OREGON	86,014	2.51	1.85	0.31	0.35	0.30	0.08	46,217	1.78	1.35	0.21	0.22	0.23	0.05
WASHINGTON	318,320	2.57	1.87	0.36	0.32	0.30	0.11	164,242	1.23	0.89	0.20	0.14	0.13	0.06
PACIFIC	**1,968,540**	**2.74**	**2.02**	**0.39**	**0.33**	**0.39**	**0.15**	**1,182,389**	**1.51**	**1.16**	**0.21**	**0.14**	**0.31**	**0.11**
PUERTO RICO	119,620	8.34	5.57	1.63	1.14	1.02	0.65	32,650	9.48	6.70	1.60	1.18	1.49	1.23
NORTHEAST	**1,666,724**	**3.75**	**2.65**	**0.58**	**0.54**	**0.72**	**0.24**	**1,380,126**	**3.03**	**2.17**	**0.45**	**0.41**	**0.58**	**0.21**
NORTH CENTRAL	**1,824,596**	**4.83**	**3.22**	**0.72**	**0.89**	**0.80**	**0.27**	**852,766**	**2.35**	**1.73**	**0.32**	**0.30**	**0.39**	**0.15**
SOUTH	**2,968,518**	**5.18**	**3.52**	**0.77**	**0.89**	**0.93**	**0.31**	**1,110,108**	**3.13**	**2.25**	**0.41**	**0.47**	**0.75**	**0.22**
WEST	**2,755,196**	**3.31**	**2.36**	**0.49**	**0.47**	**0.63**	**0.26**	**1,391,290**	**1.68**	**1.26**	**0.23**	**0.19**	**0.40**	**0.14**
U.S. TOTAL	**9,867,406**	**4.33**	**3.00**	**0.66**	**0.67**	**0.77**	**0.28**	**5,052,281**	**2.66**	**1.92**	**0.38**	**0.36**	**0.53**	**0.19**
U.S. TOTAL (S.A.)	*NC*	*4.60*	*3.17*	*0.72*	*0.71*	*NC*	*0.29*	*NC*	*2.80*	*2.02*	*0.41*	*0.37*	*NC*	*0.19*

Expanded

MORTGAGE BANKERS ASSOCIATION OF AMERICA

NATIONAL DELINQUENCY SURVEY OF 1- TO 4-UNIT RESIDENTIAL MORTGAGE LOANS

JUNE 30, 1990

CENSUS REGION	PERCENT OF LOANS WITH INSTALLMENTS PAST DUE														PERCENT OF LOANS IN FORECLOSURE STARTED DURING QUARTER		
	TOTAL PAST DUE			30 DAYS			60 DAYS			90 DAYS OR MORE			90 DAYS OR MORE (S.A.)				
		CHANGE FROM			CHANGE FROM			CHANGE FROM			CHANGE FROM			CHANGE FROM		CHANGE FROM	
	CURR. QTR.	YR. AGO	QTR. AGO	CURR. QTR.	YR. AGO	QTR. AGO	CURR. QTR.	YR. AGO	QTR. AGO	CURR. QTR.	YR. AGO	QTR. AGO	CURR. QTR.	QTR. AGO	CURR. QTR.	YR. AGO	QTR. AGO
CONVENTIONAL LOANS																	
Northeast	2.99	0.07	(0.13)	2.14	(0.01)	(0.02)	0.45	0.01	(0.05)	0.40	0.07	(0.06)	0.44	(0.02)	0.21	0.07	0.02
North Central	2.42	0.07	0.22	1.81	0.08	0.22	0.34	0.00	(0.01)	0.27	(0.01)	0.01	0.30	0.04	0.16	0.03	0.00
South	3.15	(0.29)	0.34	2.29	0.26	0.38	0.42	(0.04)	(0.01)	0.44	(0.53)	(0.03)	0.45	0.00	0.27	0.01	0.04
West	1.79	(0.15)	(0.03)	1.35	(0.02)	0.07	0.25	(0.04)	(0.02)	0.19	(0.09)	(0.08)	0.20	(0.06)	0.15	(0.03)	0.01
U.S. Total	2.69	(0.03)	0.08	1.97	0.12	0.15	0.38	(0.01)	(0.02)	0.34	(0.14)	(0.04)	—	—	0.21	0.02	0.02
U.S. Total(s.a.)	*2.65*	—	*0.15*	*2.07*	—	*0.17*	*0.42*	—	*0.01*	*0.36*	—	*(0.03)*	*0.39*	*(0.09)*	*0.21*	—	*0.03*
VA LOANS																	
Northeast	6.65	(0.53)	(0.31)	4.55	0.01	0.03	0.99	(0.17)	(0.12)	1.11	(0.37)	(0.21)	1.17	(0.06)	0.34	0.04	0.01
North Central	6.51	0.09	0.12	4.44	0.11	0.27	1.05	0.00	(0.05)	1.02	(0.02)	(0.11)	1.10	0.01	0.38	0.04	(0.03)
South	5.96	0.09	(0.11)	3.96	0.20	0.03	0.95	(0.06)	(0.10)	1.05	(0.05)	(0.03)	1.15	0.11	0.38	(0.06)	(0.04)
West	4.70	0.08	(0.30)	3.28	0.21	(0.01)	0.71	(0.04)	(0.12)	0.71	(0.09)	(0.17)	0.76	(0.08)	0.38	0.01	0.02
U.S. Total	5.79	0.05	(0.12)	3.92	0.16	0.08	0.91	(0.05)	(0.10)	0.96	(0.06)	(0.09)	—	—	0.37	(0.01)	(0.02)
U.S. Total(s.a.)	*6.24*	—	*0.16*	*4.20*	—	*0.16*	*1.01*	—	*(0.01)*	*1.03*	—	*0.02*	*1.03*	*0.02*	*0.39*	—	*0.03*
ALL FHA LOANS																	
Northeast	7.27	0.32	(0.01)	4.94	0.39	0.18	1.11	0.01	(0.11)	1.22	(0.09)	(0.09)	1.31	0.13	0.47	0.07	0.05
North Central	6.48	0.00	0.11	4.48	0.02	0.24	1.01	0.00	(0.02)	0.99	(0.01)	(0.10)	1.08	0.03	0.40	(0.02)	(0.02)
South	6.43	0.36	(0.06)	4.33	0.35	0.09	0.99	(0.02)	(0.10)	1.16	0.02	(0.06	1.25	0.09	0.44	(0.02)	(0.04)
West	5.00	0.29	(0.12)	3.49	0.25	0.07	0.75	0.00	(0.06)	0.76	0.03	(0.13)	0.82	(0.01)	0.39	(0.03)	(0.02)
U.S. Total	6.14	0.26	(0.04)	4.16	0.24	0.11	0.95	0.00	(0.08)	1.01	0.02	(0.08)	—	—	0.41	0.00	(0.01)
U.S. Total(s.a.)	*6.58*	—	*0.20*	*4.44*	—	*0.13*	*1.05*	—	*0.01*	*1.09*	—	*0.06*	*1.09*	*0.06*	*0.43*	—	*0.02*

SURVEY INFORMATION AND NOTES

1. The historical data in this issue have been seasonally adjusted using the X-11Q Variant of the Census Method II Seasonal Adjustment program. Some previously published data have been revised. The table on the first page presents the seasonally adjusted figures for last year.
2. This survey includes about 14.5 million mortgage loans on 1- to 4-unit residential properties totaling an estimated $800 billion of debt. These loans are serviced by more than 380 reporters, including mortgage bankers, commercial banks, savings banks, savings and loan associations, and life insurance companies.
3. A loan is considered 30 days delinquent if the June 1 installment has not been paid as of June 30. A loan is 60 days delinquent if the May 1 installment is unpaid as of June 30, etc.
4. "Foreclosure started during quarter" includes loans placed in the process of foreclosure during the second quarter, deeds in lieu of foreclosure, and loans assigned to FHA, VA, other insurers or investors. "Foreclosure inventory end of quarter" includes all loans in process of foreclosure on June 30. Both foreclosure categories are excluded from "total installments past due."
5. National totals include Puerto Rico loans and loans of firms not providing state-by-state data.
6. S.A.—seasonally adjusted data
7. NC—not calculated
8. Changes from quarter ago and year ago are done using unrounded estimates.

CENSUS REGIONS

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